

# ***1999 Indiana Consolidated Plan Update***

---

## **Prepared For**

State of Indiana  
Department of Commerce  
One North Capital Avenue, Suite 600  
Indianapolis, IN 46204  
(317) 232-8831

## **Prepared By**

BBC Research & Consulting  
3773 Cherry Creek North Drive, Suite 701  
Denver, Colorado 80209  
(303) 321-2547

---

**Final Report  
August 1999**

# Table of Contents

---

## Executive Summary

Introduction .....	ES-1
The Socioeconomy of Indiana .....	ES-4
Housing and Community Development Needs .....	ES-8
Housing Market Analysis .....	ES-11
Special Needs Populations .....	ES-14
1999 Program Year Strategies and Action Plan .....	ES-16

## I. Introduction

Purpose of the Consolidated Plan .....	I-1
The 1999 Consolidated Plan .....	I-2
Organization of the Report .....	I-3
Contributors to the Report .....	I-4

## II. The Socioeconomy of Indiana

Demographic & Economic Profile of Indiana .....	II-1
Implications .....	II-14

## III. Housing and Community Development Needs

Introduction .....	III-1
Background on Primary Data Sources .....	III-2
How Citizens Perceive Indiana Communities .....	III-6
Most Important Housing Issues .....	III-9
Housing Supply .....	III-11
Housing Condition .....	III-13
Housing Affordability .....	III-15
Housing Discrimination .....	III-20
Housing Needs Summary .....	III-22
Community Development Needs .....	III-24
Employment Needs .....	III-25
Transportation Needs .....	III-27
State Policies .....	III-28
Implications .....	III-29

## IV. Housing Market Analysis

The Model .....	IV-1
Homeownership Demand .....	IV-2
Renter Demand .....	IV-3

## Table of Contents

---

(Continued)

Housing Supply .....	IV-4
Barriers to Housing Development & Affordability.....	IV-6
Implications .....	IV-7
 <b>V. Special Needs Housing</b>	
Introduction .....	V-1
Are the Needs of Special Populations Being Met? .....	V-2
Persons who are Homeless.....	V-5
The Elderly .....	V-8
Persons who are Developmentally Disabled .....	V-9
Persons who are Physically Disabled.....	V-10
Persons with Mental Illness .....	V-11
Persons with HIV/AIDS .....	V-12
Implications .....	V-14
 <b>VI. 1999 Program Year Strategy &amp; Action Plan</b>	
Introduction .....	VI-1
Housing Community Development Needs .....	VI-2
1999 Strategic Priorities and Action Items.....	VI-4
Action Plan Summary.....	VI-16
 <b>Appendixes.</b>	
A. County Data Book	
B. HUD Certifications	
C. Community Survey Instrument	
D. Citizen Participation Plan	
E. Public Comment and Response	
F. 1998 Fund Allocations	
G. 1999 Program Descriptions and Allocation Plan	
H. HUD Regulations Cross-Walk	

# ***Introduction***

---

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Plan consolidates into a single document the previously separate planning and application requirements for Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), the HOME Investment Partnership Program, Housing Opportunities for People with AIDS (HOPWA) funding, and the Comprehensive Housing and Affordability Strategy (CHAS). Consolidated Plans are required to be prepared every five years; updates to the five-year Plan are required annually.

The Purpose of the Consolidated Plan is:

1. To identify a state's housing and community development needs, priorities, goals, and strategies; and
2. To stipulate how funds will be allocated to state housing and community development nonprofit organizations and local governments.

The 1999 Consolidated Plan is the last scheduled update to the 1995 Consolidated Plan. A new five-year plan will be prepared in 2000. As such, its purpose is to provide new information and identify trends related to Indiana's current and future housing and economic development needs. This information is used to evaluate strategies developed in the 1995 Plan and establish the current year's action plan.

## ***What's New in the 1999 Consolidated Plan***

- More than 500 citizens were surveyed and responded to questions about a number of issues in their communities including homelessness, affordability and quality of housing, employment opportunities and Fair Housing practices;
- More than 150 citizens and representatives from nonprofits and local governments attended regional forums where they prioritized the housing and community development needs in their communities; and
- The housing demand model, which forecasts housing needs in the state and was last run for the 1995 Plan, was updated with current economic information.

# ***Introduction***

---

## ***Compliance with Consolidated Plan Regulations***

The State of Indiana's 1999 Consolidated Plan Update was prepared in accordance with Sections 91.300 through 91.330 of the U.S. Department of Housing and Urban Development's (HUD) Consolidated Plan regulations.

## ***Citizen Participation Process***

The Consolidated Plan was developed with a strong emphasis on community input. Brochures explaining the purpose of the Consolidated Plan and how citizens can contribute to the process, including an agenda and dates of the public forums, were mailed to more than 2,000 citizens. Citizens participated in the development of the Consolidated Plan through:

- A statewide community survey of more than 500 citizens, which asked about a number of issues, including homelessness, affordability and quality of housing, employment opportunities, and Fair Housing practices. Every attempt was made this year to include citizens who are not usually involved in such activities. To ensure that the survey sample was diverse, the survey team used a multi-level approach to locate and survey a wide spectrum of residents in terms of income, employment type and race.
- Eight regional public forums held throughout the state. The forums were designed to provide Indiana residents and housing and community development stakeholders an opportunity to develop, discuss and establish a consensus on the issues in their communities, as well prioritize the funding of those issues. More than 150 citizens participated in the forums.
- A 30 day public comment period.
- Two public hearings about the Plan and funding allocations.

# ***Introduction***

---

## ***Organization of the Executive Summary***

The remainder of the Executive Summary is organized into five subsections (consistent with the Consolidated Plan Update):

- **The Socioeconomy of Indiana** – a summary of the social and economic trends that are shaping the state;
- **Housing and Community Development Needs** – an assessment of these needs, based on citizen surveys, public forums and secondary data;
- **Housing Market Analysis** – an overview of future supply and demand in the state’s housing market;
- **Special Needs Housing** – a summary of the housing and community development needs of the state’s special needs populations; and
- **The 1999 Program Year Strategies and Action Plan**

## *The Socioeconomy of Indiana*

---

The 1995 Plan and 1998 Update predicted an older and more diverse Indiana – both racially and in household structure. The Plans also predicted a slowdown in the strong population and economic growth experienced in the earlier part of the decade.

The 1999 Plan reports further evidence of these trends. Specifically:

- Population growth slowed to less than one percent in 1998, the lowest rate since 1990.
- The state continues to mature, as the growth rates of the elderly and baby boomers exceed the growth rates of younger age groups. These trends are expected to continue through 2005.
- Population growth has been very strong for most of the state's minority populations. This increase, coupled with foreign immigration, is adding to the state's diversity. Yet minorities still make up less than ten percent of the state's population.
- Income growth has slowed, along with the rate of decline in the percentage of the state's population living in poverty. Income growth rates forecast through 2005 are expected to be half those experienced during the 1990s.
- The employment growth forecast for the next several years is primarily in lower-paying, service sector jobs. Employment in the manufacturing industry – once the state's bread and butter – is expected to be stagnant.

## ***The Socioeconomy of Indiana***

---

***The need for affordable housing and special needs housing is likely to increase.***

- Population growth in the short term is expected to be strongest for the state's elderly and minorities – groups that generally have lower incomes and the greatest need for subsidized housing. Affordable housing needs are also likely to increase in the long term as baby boomers age and retirees transition from salaries and hourly wages to fixed incomes.
- The growing number of elderly is also likely to increase the need for assisted living facilities or in-home services.
- The movement of jobs from the relatively high-paying manufacturing sector to the service sector is likely to slow earnings and put more pressure on demands for affordable housing.

***Urban and rural areas will have similar housing needs, but the extent of these needs may vary.***

- The strongest growth in elderly populations has been in the suburban counties in the Indianapolis MSA. If these trends continue, these counties will face the greatest demand for affordable and special needs housing.
- Rural counties are also aging, due not only to growth in the elderly populations, but also a decline in youth. These changing demographics, coupled with a potential slowdown in economic growth due to changes in employment, may increase the demand for assisted-living and special needs housing.

## The Socioeconomy of Indiana

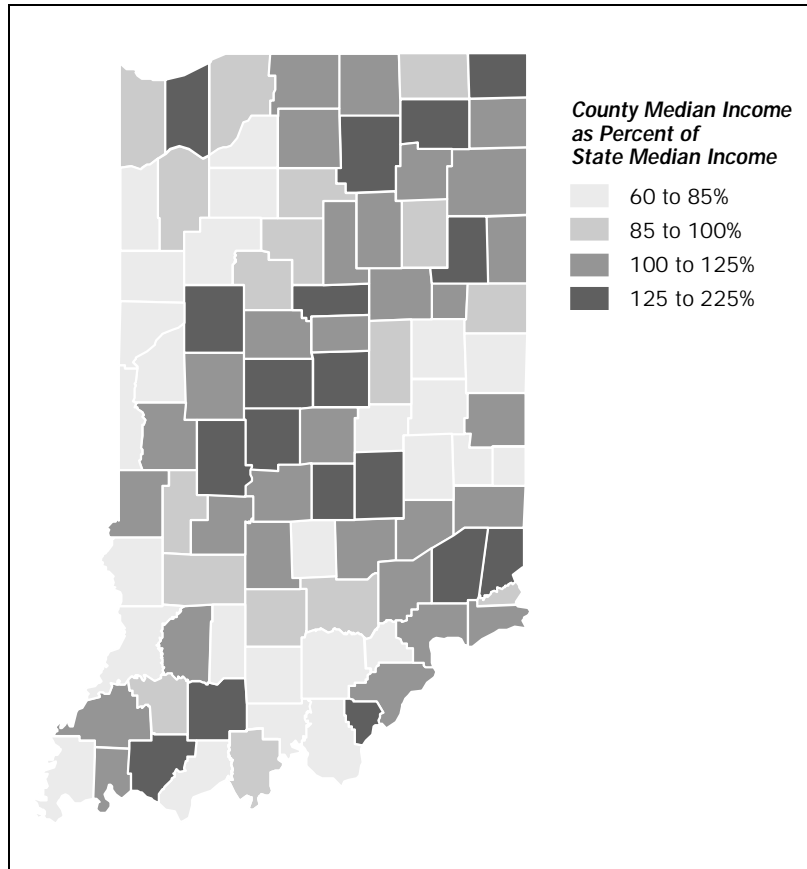
---

- Metropolitan areas will also face increased demand for affordable housing from growing minority populations who tend to have lower incomes. Rural counties may face the same demands: although these areas have very little of the state's minority populations, they have the fastest growth rates. Exhibit ES-1 shows the variance in median income by county.

**Exhibit ES-1.**  
**County Median Income**  
**as a Percentage of the**  
**State Median Income,**  
**1998**

Source: PCensus, 1998.

**High income counties**  
**are concentrated**  
**around the**  
**Indianapolis MSA**



# The Socioeconomy of Indiana

---

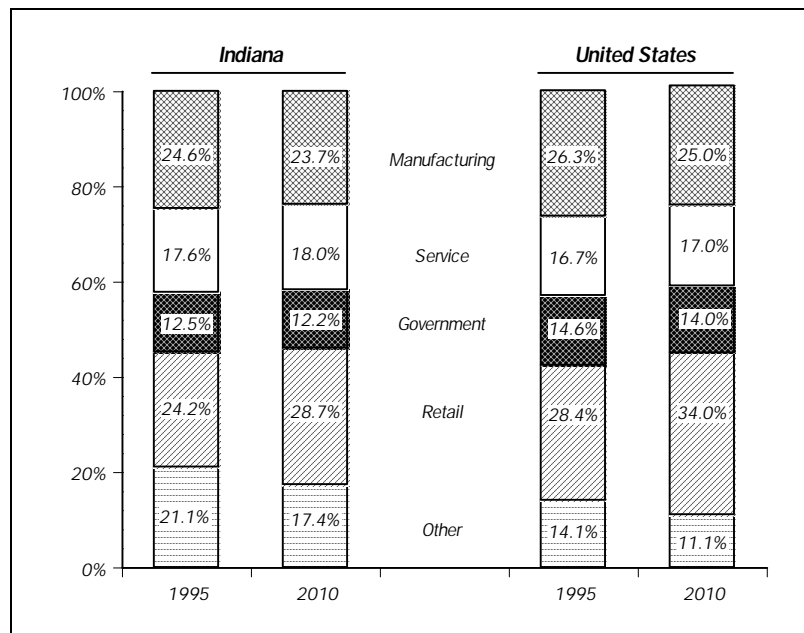
**Employment trends may play a large role in the health of local economies.**

- The gap in the health of labor markets across the state may be exacerbated by projected changes in employment. The lowest unemployment rates and highest incomes are likely to continue to be found in counties with growing numbers of professional and technical jobs. But, tight labor markets and declining populations of prime working age may slow economic growth in these areas. A slowdown may also be caused by the aging and changing demands of the baby boomers – the primary consumers of the services that have been creating growth in these counties.
- Counties whose employment is primarily in manufacturing may have higher unemployment rates and lower incomes. These counties will be more seriously affected by future declines in manufacturing jobs. On the other hand, the projected increases in agricultural service jobs, although not a significant source of growth for the state, may offset the decline of manufacturing jobs in rural counties.

**Exhibit ES-2.**  
**Major Employment**  
**Sectors, Indiana & U.S.,**  
**1995 and 2010**

Source: U.S. Department of  
Commerce, Economics and Statistics  
Administration, Bureau  
of Economic Analysis, 1995.

**Manufacturing loses  
ground as the state's  
largest provider of jobs**



# Housing and Community Development Needs

---

*Affordable housing and job training are citizens' top concerns.*

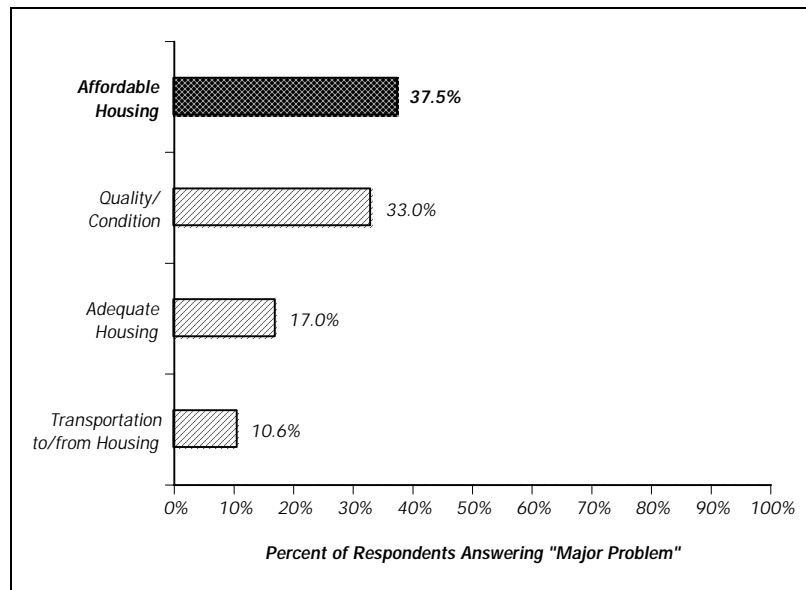
- Two issues consistently received priority rankings in the community survey and regional forums conducted as part of/for the 1999 Update: affordable housing and job training.
  - Seventy percent of respondents to the 1999 community survey rated affordable housing as a major or minor problem. The need for affordable rental units and starter homes was ranked as one of the top four priorities in six of the eight forums.
  - Eighty-five percent of 1999 survey respondents said availability of good paying jobs was a major or minor problem. Job training was a priority issue in six of the eight forums, although it was not consistently ranked as highly as affordable housing.

Exhibits ES-3 and ES-4 show the highest rated housing and community development issues.

**Exhibit ES-3.  
Highest Rated  
Housing Issues,  
State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.

**Lack of affordable  
housing was a major  
concern of citizens**



## ***Housing and Community Development Needs***

---

- In comparison, affordable housing was the most important community issue for survey respondents in 1998. Job training was the third most important issue (transportation was second). Affordable housing was less of an issue for citizens surveyed in the 1995 Consolidated Plan.
- The consistency of these issues suggests that Consolidated Plan Committee has been on the right track in determining which housing and community development needs to address. A number of new programs were implemented in 1998 and are planned for 1999 that will help address these two major needs. (Many of these programs are detailed in Appendix G, the 1999 Allocation Plan section of the full Consolidated Plan).

### ***Availability of housing is perceived as less of a problem.***

- Availability of housing was perceived as slightly less of a problem this year: 60 percent of respondents to the 1999 community survey said adequate housing was a problem compared to 70 percent in 1998.
- Trends in vacancy rates and building permits indicate that overall housing supply may be increasing. Homeowner vacancies remain quite low, but the number of single family building permits have been steadily increasing. Rental vacancy rates, especially in the Indianapolis MSA, are currently higher than 1990 levels.

### ***More citizens are worried about the quality and condition of housing.***

- In the 1999 community survey, two-thirds of respondents said that the quality and condition of the state's housing stock was a problem, compared to 54 percent in 1998. However, housing condition was a top issue in only two of the regional forums (although condition of infrastructure was a top concern in many forums).

### ***Employment issues oust transportation as the top community development concern.***

- Respondents to the 1998 survey listed transportation as the top community development issue 24 percent of the time. Employment issues were a close second: availability and quality of jobs was a top issue 21 percent of the time.

## Housing and Community Development Needs

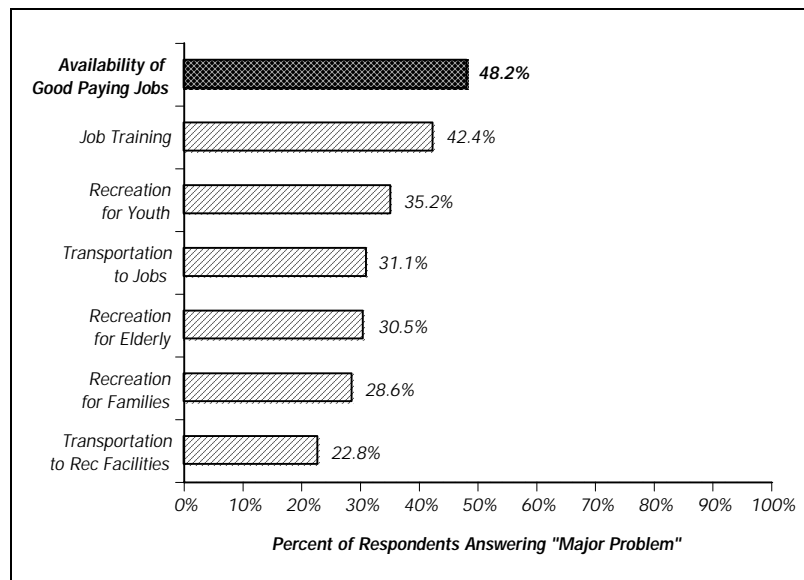
---

- In 1999, employment issues were overwhelmingly a major concern of citizens. The majority of respondents to the community survey rated availability of jobs and job training as major problems; employment issues were also a top priority in the forums. Transportation (especially for special needs populations and in rural areas) was also a top concern for forum participants and survey respondents, but it was consistently ranked lower than employment.

**Exhibit ES-4.  
Highest Rated  
Community  
Development Issues,  
State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.

**Employment issues  
were at the top of  
the list**



# Housing Market Analysis

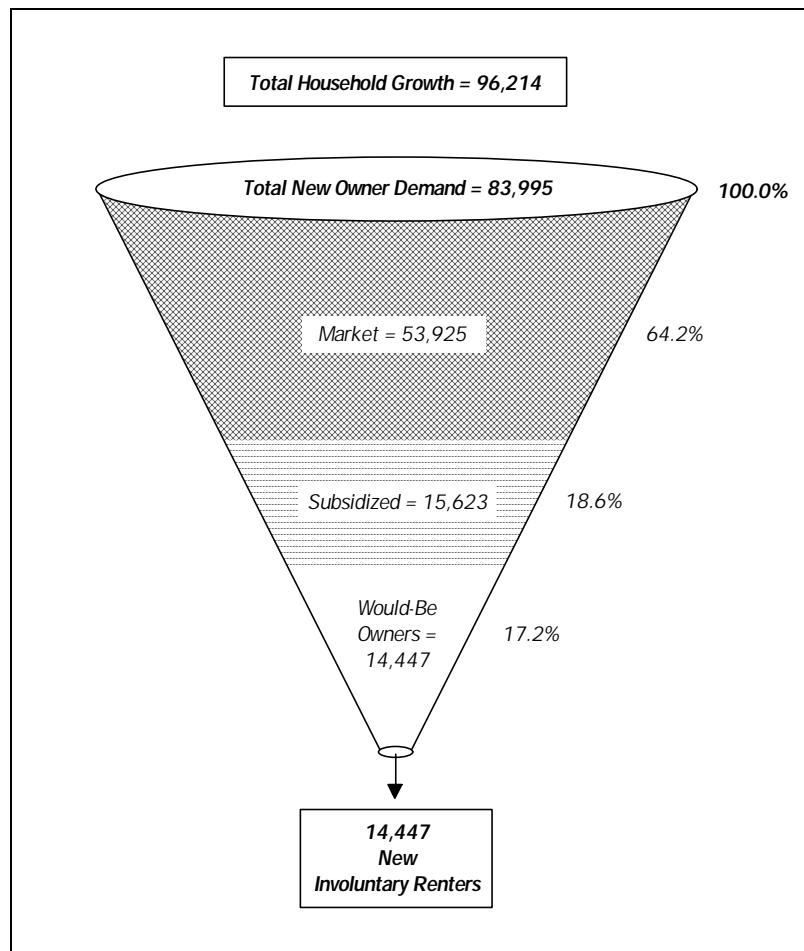
***Subsidies will be needed for many new households to achieve homeownership.***

- Between 1998 and 2003, an estimated 15,623 new households, or 16 percent of new households, will require subsidization to become homeowners. Almost the same number will not have high enough incomes to own homes and will become involuntary renters. Thus, the private market will only be able to serve a little less than two-thirds of new households who desire to be homeowners. Exhibit ES-5 shows the breakdown of projected owner demand for new households.
- Citizens see costs of housing as the largest barrier to housing choice: nearly 50 percent surveyed identified cost as major problem; 85 percent identified cost as a minor or major problem.

***Exhibit ES-5.  
Anticipated Changes  
in Indiana's  
Homeownership  
Market, 1998-2003***

Source:  
BBC Research & Consulting.

***Two-thirds of owner  
demand will be served  
by the private market***



# Housing Market Analysis

---

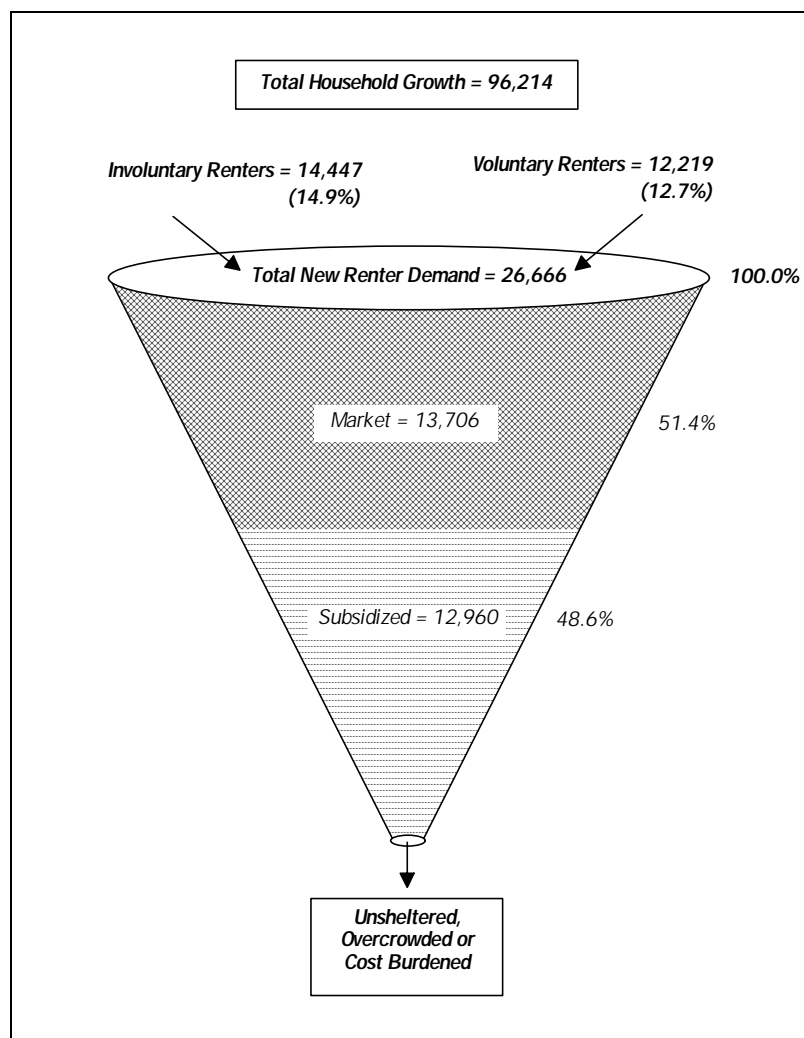
***The rental housing market may tighten with strengthening demand.***

- The housing demand model predicts that about 15 percent of new households will become involuntary renters between 1998 and 2003. About thirteen percent of new households will be voluntary renters, for a total demand of 26,666 households. Exhibit ES-6 shows the breakdown of projected renter demand for new households.

**Exhibit ES-6.**  
**Anticipated Changes**  
**in Indiana's Rental**  
**Market, 1998-2003**

Source:  
BBC Research & Consulting.

**More than half of all**  
**renters are "would be**  
**owners"**



## ***Housing Market Analysis***

---

- If recent building trends continue, the number of multifamily units built will be just slightly more than the projected rental demand. And, if a large number of expiring use properties are converted to market rate rental properties, the demand for subsidized rental housing will increase.
- However, conditions in the single family housing market could influence the rental market. If the single family market tightens, the demand for rental units may increase, driven by higher costs of homeownership. In contrast, if the supply of single family homes outpaces demand, single family homes may be converted into rental properties or the costs of homeownership may decrease.

# ***Special Needs Populations***

---

## ***Housing is a top issue for all special needs populations.***

- Nearly thirty percent of respondents to the community survey thought that housing-related issues – specifically, emergency shelters, affordable housing, and adequate housing – were major problems for special needs populations. In addition, participants in the regional forums identified housing of the homeless, disabled, elderly, and migrant workers as top issues in many communities.
- Although specific types of housing were not identified, many of the special needs populations mentioned in the regional forums require some type of assisted-living or transitional housing. Such needs are likely to increase with the expected growth in the state's elderly population.

## ***Gaps also remain in special needs services, especially transportation.***

- A number of participants in the regional forums mentioned a need for public transportation systems to serve the elderly and disabled. This need was more pronounced in rural areas. About one-fifth of respondents to the community survey identified lack of transportation as a major issue for special needs populations.

## ***New state programs will help fill the remaining gaps, although the full extent of needs is unknown.***

- The Continuum of Care grant will allocate \$4.4 million toward special needs programs, including transitional and permanent housing, housing placement services, and emergency shelter beds and units.
- In response to the technical assistance needs identified, especially in the Continuum of Care grant allocation process, several State agencies have collaborated to provide such training. A consortium of community development technical assistance providers has been formed to seek funding through HUD's CDTA SuperNOFA to enhance statewide technical assistance. This assistance will cover applications for CDBG, CHDO, HOME, SHP and HOPWA programs.
- State agencies funded a number of programs for special needs populations in 1998. Funds were allocated to build emergency shelters and transitional housing and to provide social services and child care for homeless children.

## ***Special Needs Populations***

---

- A major challenge in addressing the gaps in housing and services for special needs populations is identifying the extent of these needs. For example, the number of homeless in the state is unknown, and although estimates exist, they vary widely. The lack of information about the state's special needs populations makes it difficult to fully assess and meet their needs.

## 1999 Program Year Strategies and Action Plan

---

The following is a summary of the 1999 Program Year housing and community development action plan. The table shows the 1999 Consolidated Plan funding by program and agency.

**Exhibit ES-7.  
1999 Consolidated  
Plan Funding,  
by Program and  
State Agency**

Source:  
State of Indiana, 1999.

Agency	Allocation
Indiana Department of Commerce (CDBG)	\$36,368,000
Indiana Housing Finance Authority (HOME)	\$13,725,000
Indiana State Department of Health (HOPWA)	\$636,000
Indiana Family and Social Services Administration (ESG)	<u>\$1,739,000</u>
<b>Total Funding</b>	<b>\$52,468,000</b>

- The Coordinating Committee will continue to work toward establishing a statewide continuum of care for persons who are homeless. In addition, the Coordinating Committee recognizes the synergy between the Continuum of Care and Consolidated Plan processes and will work to more fully integrate the two.
- The Coordinating Committee will explore the feasibility of creating a semi-autonomous grant-seeking NFP. Committee members will work collaboratively to identify the benefits and costs of such an organization and consider the potential organization's structure, responsibilities, and goals.
- The Coordinating Committee will seek to involve the Indiana Department of Transportation (INDOT) with the Consolidated Plan planning process by 1) outlining specific transportation goals and ask for INDOT's assistance in solving these items; and 2) defining specific issues on which the Coordinating Committee and INDOT can work together.
- The Committee will include presentations at each regional forum about the four HUD funded programs, the state agencies that receive HUD funding, and the application process to obtain grants. In addition, the Committee will work to increase the media coverage at the regional forums.

## ***1999 Program Year Strategies and Action Plan***

---

- The Coordinating Committee will develop a tri-fold brochure that describes the HUD-funded program description and goals, types of activities for which funding can be used, and information on the state agencies that administer the programs.
- The Coordinating Committee will reschedule the regional forums from late morning and early afternoon to early evening to increase public participation and enhance diversity.

“The Coordinating Committee received several public comments about the 1999 Consolidated Plan Update. A summary of the oral comments from the public hearings and the written comment received are attached in Appendix E. As a response to these comments, the Committee amended its 1999 program year strategies and actions to include the following:

- Consider establishing a statewide consumer advisory board, modeled after the Indiana Statewide HIV Consumer Advisory Board Program and staffed by volunteers who have received services from one of the four HUD programs. This board would increase citizen participation in the consolidated planning process (especially for special needs groups), provide a vehicle for evaluating the HUD programs and distribution systems, and help to publicize the availability of the funds.
- In conjunction with exploring the feasibility of a grant-seeking NFP, the committee will research the programs suggested by citizens in the public hearings and determine if they would be a valuable integration to the services currently provided by state agencies.
- Enhance the participation of special needs populations in the planning process by scheduling forums in areas with high populations of migrant farm workers; publicizing the consolidated plan in assisted-living facilities; providing future community surveys in Spanish; and increasing the involvement of community organizations that assist such populations.”

## ***Purpose of the Consolidated Plan***

---

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Plan consolidates into a single document the previously separate planning and application requirements for Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), the HOME Investment Partnership Program and Housing Opportunities for People with AIDS (HOPWA) funding, and the Comprehensive Housing and Affordability Strategy (CHAS). Consolidated Plans are required to be prepared every five years; updates to the five-year Plan are required annually.

The Purpose of the Consolidated Plan is:

1. To identify a state's housing and community development needs, priorities, goals, and strategies; and
2. To stipulate how funds will be allocated to state housing and community development nonprofit organizations and local governments.

# ***The 1999 Consolidated Plan***

---

The 1999 Consolidated Plan is the last scheduled update to the 1995 Consolidated Plan. A new five-year plan will be prepared in 2000. As such, its purpose is to provide new information and identify trends related to Indiana's current and future housing and economic development needs. This information is used to evaluate strategies developed in the 1995 Plan and establish the current year's action plan.

## ***What's New in the 1999 Consolidated Plan***

- More than 500 citizens were surveyed and responded to questions about a number of issues in their communities including homelessness, affordability and quality of housing, employment opportunities and Fair Housing practices;
- More than 150 citizens and representatives from nonprofits and local governments attended regional forums where they prioritized the housing and community development needs in their communities; and
- The housing demand model, which forecasts housing needs in the state and was last run for the 1995 Plan, was updated with current economic information.

## ***Compliance with Consolidated Plan Regulations***

The State of Indiana's 1999 Consolidated Plan Update was prepared in accordance with Sections 91.300 through 91.330 of the U.S. Department of Housing and Urban Development's (HUD) Consolidated Plan regulations. Appendix G, the "HUD Regulations Cross-Walk" contains a checklist detailing how the 1999 Update meets these requirements.

## ***Notes on the Data***

This report uses the most recent data available, generally as of 1998 or 1997; data for 1998 are primarily estimates based on U.S. Census data. Although many economic and demographic statistics are updated annually or semiannually, some have not been updated since the 1990 Census. Thus, in some cases, the "most recent available" data will be as of 1989 or 1990.

The data are primarily aggregated on a state or county level, with detail on rural and urban areas where available. Socioeconomic data and trends for each of the state's counties are detailed in Appendix A.

# Organization of the Report

---

The remainder of the 1998 Consolidated Plan Update is organized into five sections and eight appendices.

- Section II discusses the demographic and economic trends in Indiana, including forecasts through 2003, to set the context for the housing and community development needs and strategies discussed in later sections.
- Section III reports the findings from the regional forums and community survey, along with analyses of the state's housing and community development needs.
- Section IV reports updated information about the state's housing market needs, including homeowner and renter demand estimates, building permit data, and a discussion of barriers to housing.
- Section V discusses the housing and community development needs of the state's special needs populations. The section gives updated estimates of these populations, reports new programs and initiatives to serve them, and identifies remaining gaps.
- Section VI contains the state's program strategies and action plan for 1999.

The Appendices include:

- A. County Data Book — current socioeconomic and housing market information for each county in the state
- B. Consolidated Plan Certifications
- C. Community Survey Instrument
- D. Citizen Participation Plan
- E. Public Comment and Response
- F. 1998 Fund Allocations
- G. 1999 Allocation Plan
- H. HUD Regulations Cross-Walk

# ***Contributors to the Report***

---

## ***Lead and Participating Agencies***

Indiana's 1999 Consolidated Plan Update was a collaborative project. The Indiana Department of Commerce was responsible for overseeing the coordination and development of the plan. The Indiana Housing Finance Authority (IHFA), the Indiana Family and Social Services Administration (FSSA) and the Indiana State Department of Health (ISDH), along with its grant administrator AIDServe Indiana, assisted in development of the Plan.

The Consolidated Plan Coordinating Committee included representatives from the organizations listed above as well as individuals from the Indiana Coalition on Housing and Homeless Issues (ICHHI), the Indiana Association for Community Economic Development (IACED), the Indiana Rural Development Council (IRDC), the Indiana Civil Rights Commission, the U.S. Department of Agriculture Rural Development, the Indiana Department of Transportation, Local Initiative Support Corporation (LISC) of Indianapolis, and the U.S. Department of Housing and Urban Development.

## ***Citizen Participation Process***

The Consolidated Plan was developed with a strong emphasis on community input. Brochures explaining the purpose of the Consolidated Plan and how citizens can contribute to the process, including an agenda and dates of the public forums, were mailed to citizens throughout the state. Citizens participated in the development of the Consolidated Plan through:

- Eight regional public forums;
- A statewide community survey of 528 citizens;
- A 30 day public comment period; and
- Two public hearings about the Plan and fund allocations.

## ***Acknowledgments***

Each member of the Consolidated Plan Coordinating Committee made valuable contributions to this process and merit special recognition.

The State of Indiana retained BBC Research & Consulting, Inc. (BBC), an economic research and management consulting firm, and The Keys Group, an Indiana-based planning and research partnership, to assist in the preparation of the 1999 Consolidated Plan Update.

# ***Demographic & Economic Profile of Indiana***

---

This section updates the demographic and economic data reported in the 1995 Plan, including recent trends in population, income, and employment growth and characteristics; an economic outlook and forecast for the next five to seven years; and the implications of such trends on the state's housing and community development. Detailed population and employment trends by county, with forecasts to 2003, can be found in Appendix A.

## ***Summary***

The 1995 Plan and 1998 Update predicted an older and more diverse Indiana – both racially and in household structure. The Plans also predicted a slowdown in the strong population and economic growth experienced in the earlier part of the decade.

The 1999 Plan reports further evidence of these trends. Specifically:

- Population growth slowed to less than one percent in 1998, the lowest rate since 1990.
- The state continues to mature, as the growth rates of the elderly and baby boomers exceed the growth rates of younger age groups. These trends are expected to continue through 2005.
- Population growth has been very strong for most of the state's minority populations. This increase, coupled with foreign immigration, is adding to the state's diversity. Yet minorities still make up less than ten percent of the state's population.
- Income growth has slowed, along with the rate of decline in the percentage of the state's population living in poverty. Income growth rates forecast through 2005 are expected to be half those experienced during the 1990s.
- The employment growth forecast for the next several years is primarily in lower-paying, service sector jobs. Employment in the manufacturing industry – once the state's bread and butter – is expected to be stagnant.

# *Demographic & Economic Profile of Indiana*

---

## *Population Growth and Characteristics*

The state's population grew less than one percent between 1997 and 1998, to reach 5,899,000 as of July 1998. The growth was primarily due to natural increase (more births than deaths). Domestic outmigration exceeded immigration during the year; however, this was offset by positive foreign migration. The 1998 growth is the smallest growth since 1990, in terms of both numbers of persons added and in annual growth rate.

Growth slowed even in the counties that had exceptional growth earlier in the decade. Population growth in Hamilton county, which averaged nine percent annually between 1990 and 1998 and was the second fastest growing county in the nation, dropped to 2.5 percent between 1997 and 1998. Similarly, Johnson, Hendricks, and Dearborn counties, with average annual increases of more than four percent since 1990, had growth rates around one percent in 1998.

Nine Indiana counties had negative annual growth rates between 1990 and 1998; a handful had very low or no growth. These slow and declining growth counties were not exclusively urban or rural, nor were they geographically concentrated. (Miami had the largest population decline with a drop of 15 percent. The decline was largely due to the loss of population with the restructuring of the Grissom Air Force base. However, growth in the county has recently strengthened. Indeed, Miami has been one of the state's fastest growing counties in recent years).

## Demographic & Economic Profile of Indiana

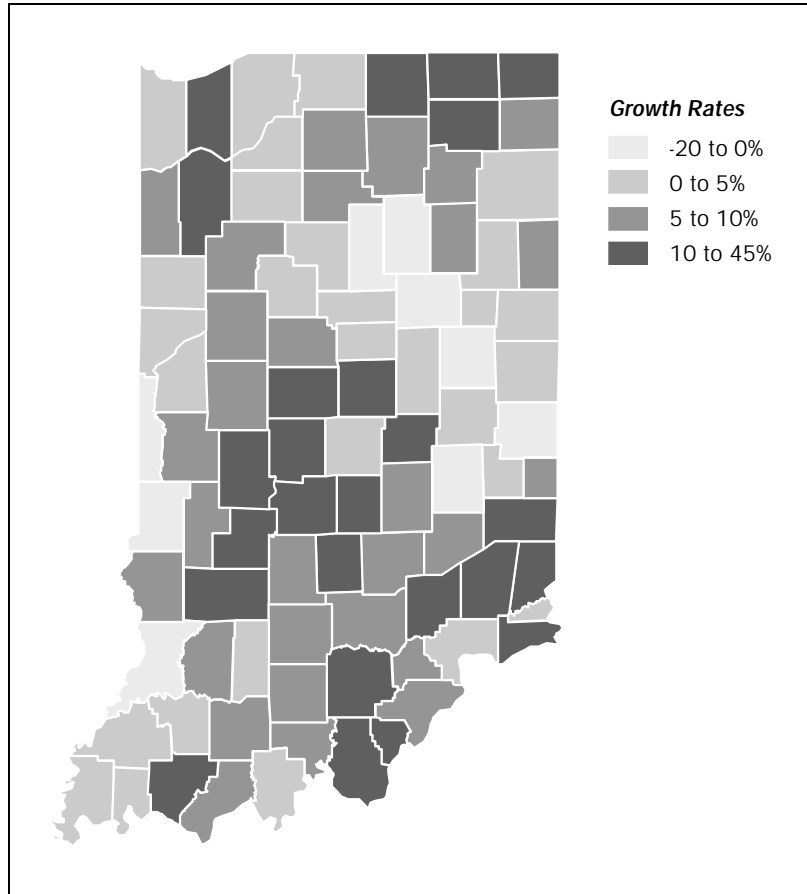
---

With the exception of the handful of counties in the Indianapolis metropolitan statistical area (MSA) that had strong growth during the decade, population growths and declines in the state have not been solely concentrated in rural or metropolitan counties, as seen in Exhibit II-1.

**Exhibit II-1.**  
**Indiana Population**  
**Growth by County,**  
**Percent Change**  
**1990-1998**

Source: PCensus, 1998.

**Counties surrounding**  
**Indianapolis had the**  
**strongest population**  
**growth**



## Demographic & Economic Profile of Indiana

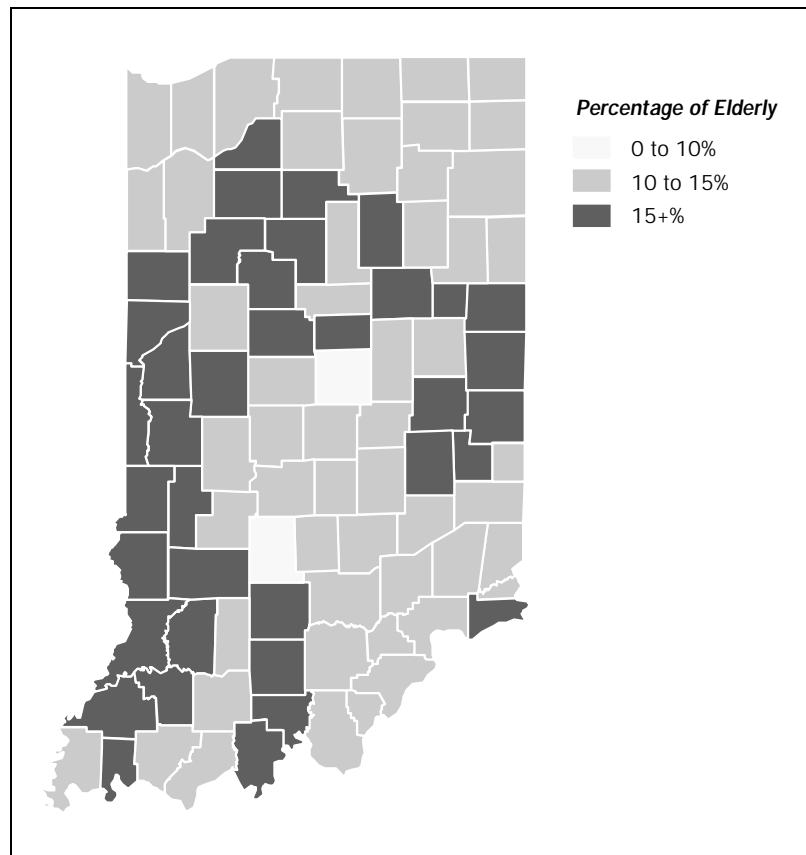
---

The median age in the state was 35.4 years old in 1998, compared to 32.8 in 1990 and 29.2 in 1980. Between 1990 and 1997 the fastest growing age cohorts in Indiana were 45 to 65 years old and 85 years and older: both population groups grew more than 17 percent, compared to a six percent growth rate for the full population. (The state's population of individuals 65 and older increased five percent between 1990 and 1997.) However, the 85 years and older age cohort made up a very small portion of the state's total population – less than two percent in 1998. Individuals 65 and older made up 13 percent. The largest cohorts were age 25 to 44 at 31 percent, and age 45 to 64 at 21 percent.

**Exhibit II-2.**  
**Percentage of**  
**Population who are**  
**Elderly, by County,**  
**1998**

Source: PCensus, 1998.

**Indiana continues**  
**to mature**



The growth in elderly populations (65 years and older) between 1990 and 1998 was highest counties in and surrounding the Indianapolis MSA; Dearborn County also experienced high growth.

## ***Demographic & Economic Profile of Indiana***

---

The age cohort of 18 to 24 years was the only population group with a decline (seven percent) between 1990 and 1997. This decline was largest in rural counties, especially Miami, where the percentage of 18 to 24 year olds dropped 30 percent. In contrast, Hamilton and Hendricks counties had large increases in younger populations; indeed, Hamilton was one of the few counties where the population of the 18 to 24 age cohort increased.

During the 1990s, the growth rate of populations with African, Asian, or Hispanic origin exceeded the growth rate of the state's white population. (Growth of the state's Native American population was slower than the growth of other population groups). The state's Asian and Hispanic populations grew the most between 1990 and 1997, each increasing by almost 40 percent; the state's African-American population rose nine percent during this period.

Despite this growth, these populations still make up a minority of the state's total population. In 1990, minority populations were nine percent of the state total; this percentage rose to just 9.4 percent by 1997. The weighted growth of minority populations between 1990 and 1997 was less than two percent compared with 4.6 percent for white populations. Thus, the state is growing more diverse, but this is happening slowly due to the state's small base of minority groups. However, continuation of recent population trends – negative domestic migration and positive foreign migration – may lead to a more rapid increase in the percentage of minority populations in the state.

More than 60 percent of the state's minority populations are concentrated in Marion and Lake Counties. Minority populations in these counties each grew at about 12 percent between 1990 and 1997; together this growth made up 55 percent of the state's total minority population growth. Other counties in the state had faster growth rates in minority populations than Marion and Lake, but these counties had very small percentages (between one and three percent) of the state's minorities.

## Demographic & Economic Profile of Indiana

---

Between 1990 and 1998, the number of households in the state increased 1.7 percent per year. This growth rate is more than twice the average annual rate of increase experienced in the 1980s. The average number of persons per household declined from 2.61 in 1990 to 2.56 in 1998, as the number of households increased more rapidly than population growth.

The latest available data on the characteristics of Indiana's households are from 1990. Between 1980 and 1990, the proportion of single-female households with children increased two percent. The number of married-couple households with children declined during this period, while single-male households rose dramatically. The largest increases during the decade were in households without children.

### **Exhibit II-3. Indiana Household Characteristics, 1980-1990**

\* 1980 data was derived from 1980 U.S. Census Public Use Microsample and thus does not represent an exact count.

Source: U.S. Bureau of the Census, Department of Commerce, County and City Data Book, 1990; 1980 U.S. Census Public Use 5% Microsamples.

### **Household composition is changing**

	Number of Households				Change	
	Total	Percent of 1990	Total	Percent of 1980*	Number	Percent
Family Households						
Children less than 18	578,439	39.0%	669,620	45.8%	-91,181	-13.6%
No children under 18	644,505	43.5%	574,380	39.3%	70,125	12.2%
Male Householder Only						
Children less than 18	28,493	1.9%	20,920	1.4%	7,573	36.2%
No children under 18	29,106	2.0%	20,660	1.4%	8,446	40.9%
Female Householder Only						
Children less than 18	125,022	8.4%	122,600	8.4%	2,422	2.0%
No children under 18	76,644	5.2%	53,480	3.7%	23,164	43.3%
Total Family Households	1,482,209	100.0%	1,461,660	100.0%	20,164	1.4%
Total Non-family Households	574,116		466,740		107,276	23.0%

### **Income Characteristics**

Median household income for the state increased five percent between 1995 and 1997 to an average of \$36,667. (This estimate is based on a two-year moving average, which provides a more accurate indication of income trends than does annual growth. Median household income in 1998 is estimated at \$38,826.) This two-year growth in income was considerably lower than the increase between 1994 and 1996, when Indiana led the nation with a two-year increase of nine percent. Despite the slowdown in growth, Indiana was one of 12 states with significant increases in median income during 1997.

Income per capita also increased at a healthy pace, rising eight percent between 1995 and 1997 to \$23,183. (Per capita income includes children of nonworking age, whereas median income only includes individuals 15 years and older with income).

## Demographic & Economic Profile of Indiana

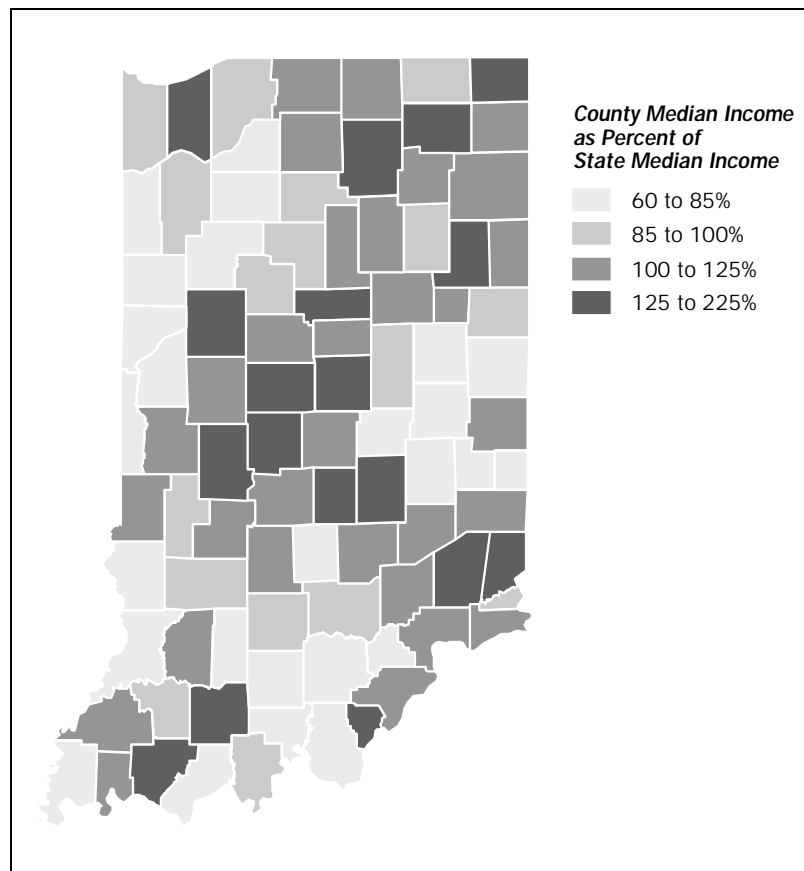
---

The counties with the highest per capita and median income in 1998 were located in metropolitan areas, and five of highest income counties were located in the Indianapolis MSA. The counties with the highest income growth between 1989 and 1998, however, were concentrated in the southeast portion of the state and were primarily rural.

**Exhibit II-4.**  
**County Median Income**  
**as a Percentage of the**  
**State Median Income,**  
**1998**

Source: PCensus, 1998.

**High income counties**  
**are concentrated**  
**around the**  
**Indianapolis MSA**



An average of 8.6 percent of the state's population lived in poverty between 1995 and 1997; the state's poverty rate declined less than one percent during this period. Between 1994 and 1996, when income growth was very strong, the state's poverty rate dropped three percent. This drop was the largest decline in poverty rates in the country between 1994 and 1996.

## ***Demographic & Economic Profile of Indiana***

---

Poverty in the state is not exclusively an urban problem: indeed, 22 of the 33 counties (67 percent) with poverty rates higher than the state average in 1995 were rural counties. However, the majority of the state's poor, in numbers, are concentrated in urban areas. Twenty-nine percent of the state's poor lived in Lake and Marion counties in 1995, and 75 percent of people in poverty lived in urban counties.

Poverty rates by household status and race were last collected in 1990, when the state's overall poverty rate was 10.7 percent. According to these data, children were more likely to be poor than any other age group. The poverty rate was also very high for single parent households: 40 percent of female householders with children under 18 lived in poverty in 1990.

Approximately 26 percent of African-Americans in the state lived in poverty in 1990 compared to 15 percent of those with Hispanic descent, 23 percent of Native Americans, 15 percent of Asians and 9 percent of whites.

# *Demographic & Economic Profile of Indiana*

---

## *Employment Characteristics*

The state's unemployment rate was three percent in November 1998, compared with 4.4 percent for the country. Indiana had the lowest unemployment rate of surrounding states: Illinois' unemployment rate was 4.5 percent in November 1998; Ohio's was 4.1 percent, and Michigan's was 3.6 percent.

Employment has continued to grow in the state during the late 1990s, albeit at a slower pace than earlier in the decade. Between 1990 and 1994, the state's employment rose 6.4 percent, compared to 3.7 percent for the country. However, between 1994 and 1998, employment growth in the U.S. (10.1 percent) was almost twice that in Indiana (5.5 percent).

Unemployment rates ranged from a low of 1.1 percent in Hamilton County as of November 1998 to 7.8 percent in Randolph County. Unemployment data for the state's cities show similar trends, with the City of Carmel reporting an average unemployment rate of one percent in 1998, compared to between seven and nine percent for the Cities of Gary and East Chicago.

## Demographic & Economic Profile of Indiana

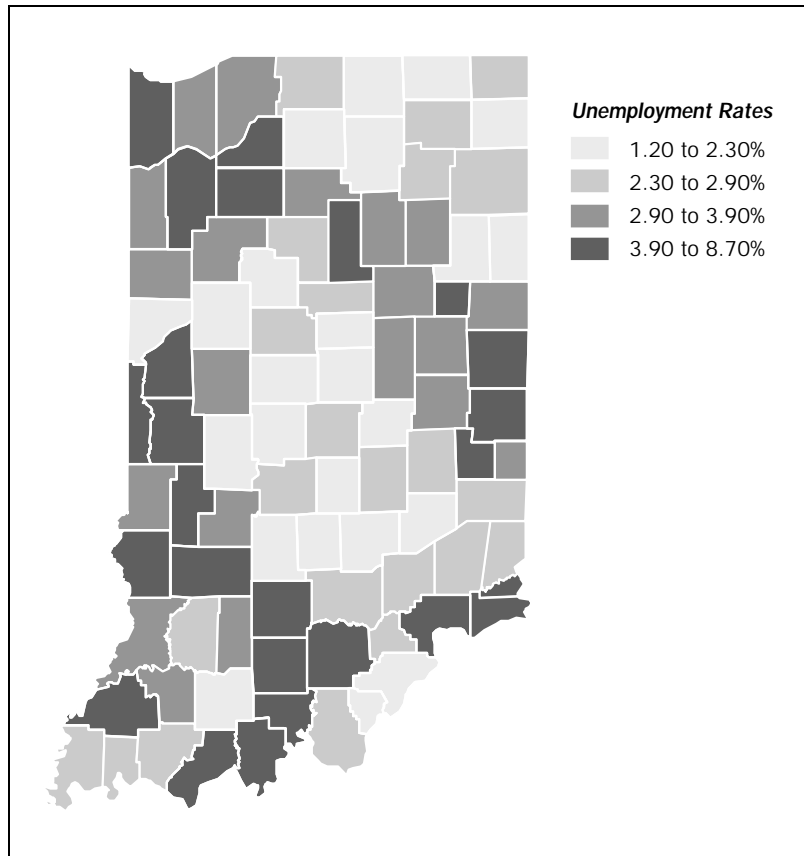
---

Hamilton County has benefited from the substantially large growth in professional and technical jobs during the 1980s, producing some of the highest incomes in the state. In contrast, counties with high unemployment and lower median incomes have predominantly service or administrative-related employment bases. And, although these counties have added higher paying technical and professional jobs during the decade, the growth has not been enough to offset the decline in higher-paying manufacturing jobs.

**Exhibit II-5.  
Indiana Unemployment  
Rates by County,  
December 1998**

Source: Indiana Department of  
Workforce Development.

**Unemployment rates  
remain very low,  
despite slowing  
employment growth**



## Demographic & Economic Profile of Indiana

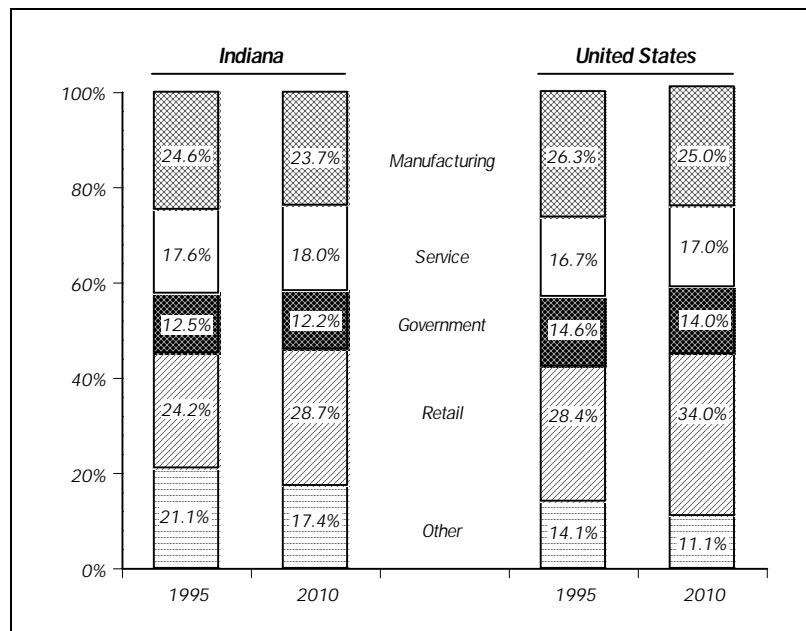
---

The service sector has been gaining on manufacturing as the state's largest industry, measured in terms of employment. In 1988, the manufacturing and service sectors each employed 22 percent of the total number of people employed in the state. By 1998, manufacturing made up 19 percent of people employed; the service sector made up 26 percent. However, in terms of employee earnings, the manufacturing sector still leads the service sector, making up 30 percent of total employee earnings in 1998, compared to 22 percent for the service sector.

**Exhibit II-6.**  
**Major Employment**  
**Sectors, Indiana & U.S.,**  
**1995 and 2010**

Source: U.S. Department of  
Commerce, Economics and Statistics  
Administration, Bureau  
of Economic Analysis, 1995.

**Manufacturing loses**  
**ground as the state's**  
**largest provider of jobs**



# *Demographic & Economic Profile of Indiana*

---

## *Economic Forecast*

The state's population growth is projected to slow to an annual rate of about .60 percent between 1998 and 2003. The state's elderly population is expected to be the fastest growing age cohort, increasing about .80 percent per year between 1998 and 2005. The state's young population is forecast to increase by about .40 percent until 2000; then growth is expected to be stagnant through 2005.

Growth in the number of households is projected to continue to increase slightly faster than population growth, as the rates of household formation increase (due to, for example, more elderly and single-parent families). As a result, the average number of persons per household is expected to decline slightly from 2.56 persons in 1998 to 2.53 in 2003.

The state's population should continue to grow more racially diverse. The strongest growth is expected to occur in the state's Asian and Hispanic populations; each are forecast to grow by about 20 percent between 1998 and 2003. Populations of other races should grow by between eight and twelve percent during this period except for the white population, which is only expected to grow by two percent. Together, these trends will increase the percentage of minorities in the state by 15 percent – from 9.4 percent in 1998 to 10.8 percent in 2003.

Total personal income in the state is forecast to slow between 1998 and 2000, rising just 1.5 percent per year. The rate of growth is projected to increase slightly between 2000 and 2005, to 1.78 percent per year. However, this rate is still lower than the income growth rates experienced in the mid to late 1990s.

Predicted income growth is fairly dispersed throughout the state. However, urban counties, especially those in and around the Indianapolis MSA, are predicted to experience high to medium income growth and continue to have the highest average incomes in the state.

Job growth is also forecast to slow, relative to the high growth experienced in the mid to late 1990s. Total employment is projected to increase just two percent between 1998 and 2000.

The highest growth (six percent) in the number of people employed between 1998 and 2000 is expected to occur in agricultural services. However, this sector accounts for less than one percent of the state's total jobs. Service sector jobs, which make up about one-fourth of total jobs in the state, are expected to have the second highest growth, increasing more than four percent between 1998 and 2000. Modest increases are expected in the transportation and utilities, wholesale and retail, construction, and government sectors. Manufacturing employment is predicted to be flat between 1998 and 2000, while declines in military and mining are expected to continue.

## Demographic & Economic Profile of Indiana

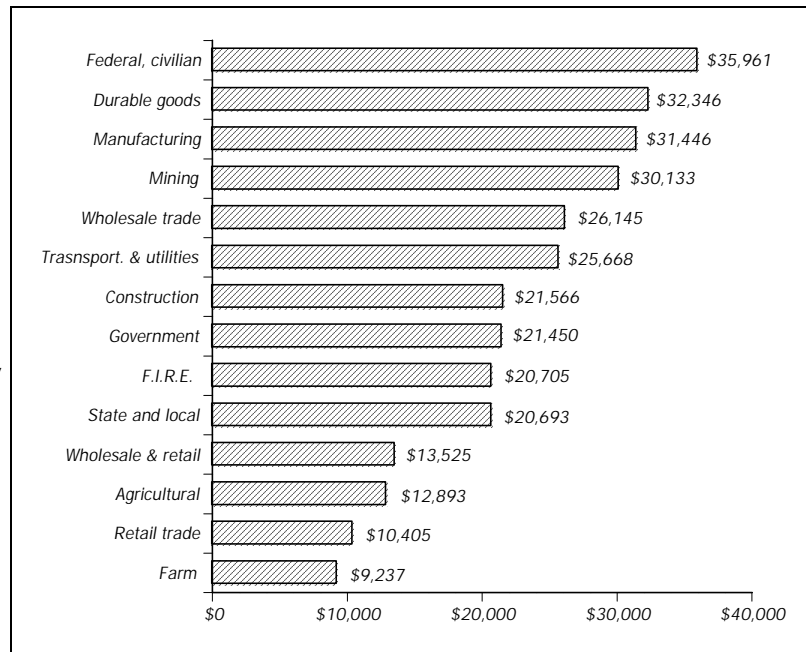
---

Expected growth in earnings by sector mirrors predicted employment growth. The strongest earnings growth is expected in the agriculture industry, in both farm and service-related jobs. Earnings increases are also expected in the service sector and state, local, and federal government jobs, while declines are predicted for earnings in the military and mining sectors.

**Exhibit II-7.**  
**Indiana Earned Income**  
**per Worker by Sector,**  
**2000**

Source: U.S. Department of  
Commerce, Economics and  
Statistics Administration, Bureau  
of Economic Analysis, 1997.

**The strongest growth**  
**is forecast for relatively**  
**low-paying jobs**



Thus, the greatest employment growth – measured by both numbers of jobs and earnings by sector – is expected to occur in relatively low paying jobs.

## ***Implications***

---

***The need for affordable housing and special needs housing is likely to increase.***

- Population growth in the short term is expected to be strongest for the state's elderly and minorities – groups that generally have lower incomes and the greatest need for subsidized housing. Affordable housing needs are also likely to increase in the long term as baby boomers age and retirees transition from salaries and hourly wages to fixed incomes.
- The growing number of elderly is also likely to increase the need for assisted living facilities or in-home services, in addition to affordable housing. Indeed, according to 1990 Census data, close to half of Indiana households headed by persons 65 and older had annual incomes near or below \$15,000.
- The movement of jobs from the relatively high-paying manufacturing sector to the service sector is likely to slow earnings and put more pressure on demands for affordable housing.

***Urban and rural areas will have similar housing needs, but the extent of these needs may vary.***

- The strongest growth in elderly populations has been in the suburban counties in the Indianapolis MSA. If these trends continue, these counties will face the greatest demand for affordable and special needs housing.
- Rural counties are also aging, due not only to growth in the elderly populations, but also a decline in youth. These changing demographics, coupled with a potential slowdown in economic growth due to changes in employment, may increase the demand for assisted-living and special needs housing.
- Metropolitan areas will also face increased demand for affordable housing from growing minority populations who tend to have lower incomes. Rural counties may face the same demands: although these areas have very little of the state's minority populations, they have the fastest growth rates.

## *Implications*

---

*Employment trends may play a large role in the health of local economies.*

- The gap in the health of labor markets across the state may be exacerbated by projected changes in employment. The lowest unemployment rates and highest incomes are likely to continue to be found in counties with growing numbers of professional and technical jobs. But, tight labor markets and declining populations of prime working age may slow economic growth in these areas. A slowdown may also be caused by the aging and changing demands of the baby boomers – the primary consumers of the services that have been creating growth in these counties.
- Counties whose employment is primarily in manufacturing may have higher unemployment rates and lower incomes. These counties will be more seriously affected by future declines in manufacturing jobs. On the other hand, the projected increases in agricultural service jobs, although not a significant source of growth for the state, may offset the decline of manufacturing jobs in rural counties.

## *Introduction*

---

This section discusses the state's housing and community development needs, as identified by citizens through community surveys and public forums. These data are compared and contrasted with findings from last year's key person mail survey. Analyses of housing affordability and availability are included to give a context for the survey findings.

Housing and community development priorities were obtained from two sources: a community survey and regional forums.

### *Community Survey*

A community survey was sent to 2,200 citizens throughout the state; 528 surveys were returned, for a response rate of 24 percent. The survey asked citizens about a number of issues in their communities, including homelessness, affordability and quality of housing, employment opportunities, and Fair Housing practices.

Every attempt was made this year to include citizens who are not usually involved in such activities. The intent of a "community" survey was to get a broader representation of citizens. To ensure that the survey sample was diverse, the survey team used a multi-level approach (e.g., intercepting citizens, distributing surveys through social service agencies) to locate and survey a wide spectrum of residents in terms of income, employment type, and race. Select demographics of respondents to the survey follow.

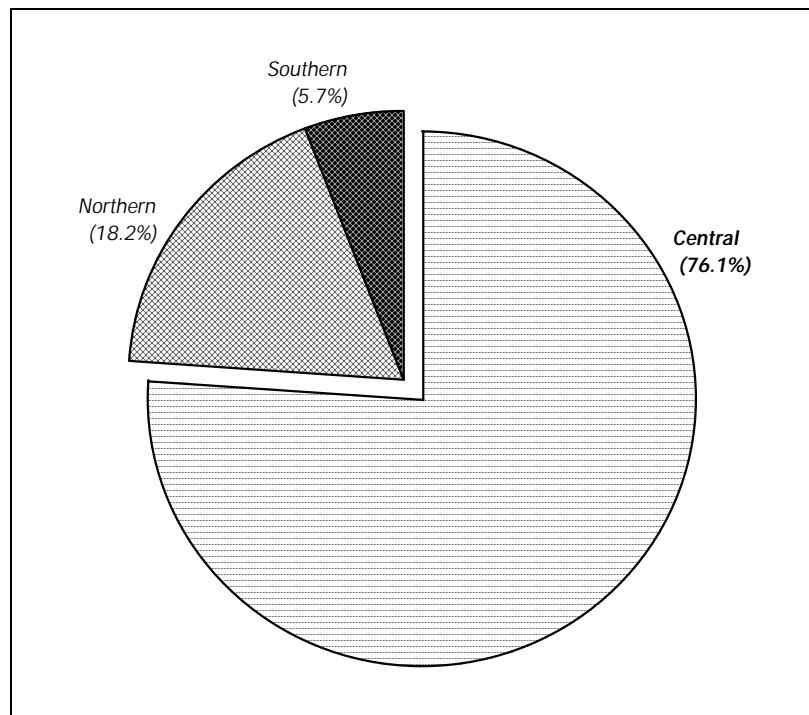
## Background on Primary Data Sources

---

The majority of the respondents were from the central portion of the state, which includes the Indianapolis MSA.

**Exhibit III-1.  
Survey Respondents  
by Region,  
State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.



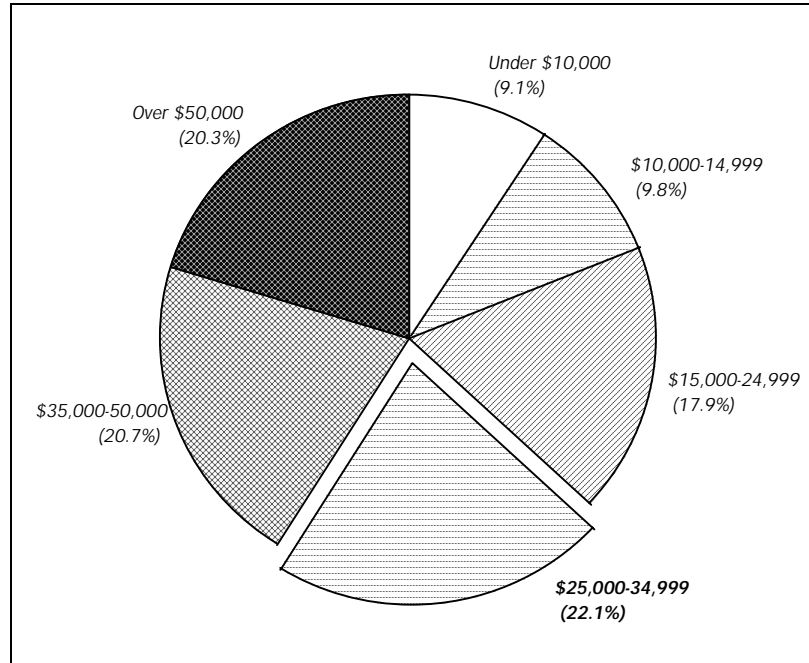
## Background on Primary Data Sources

---

Respondents to the community survey represented a wide range of household income and age. Exhibit III-2 shows the income ranges of respondents. The largest percentage of respondents had household incomes between \$25,000 and \$34,999. The median household income range of survey respondents was \$35,000 to \$49,999.

**Exhibit III-2.**  
**Survey Respondents**  
**by Income,**  
**State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.



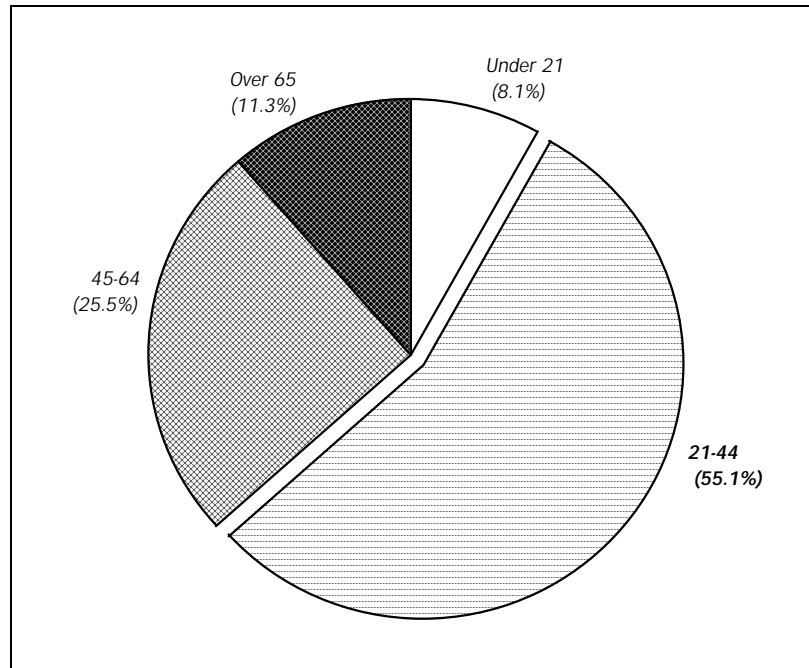
## Background on Primary Data Sources

---

Exhibit III-3 shows the age ranges of respondents. Most respondents were between the ages of 21 and 44. The median age range was 30-44 years.

**Exhibit III-3.**  
**Survey Respondents**  
**by Age,**  
**State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.



Eighty-five percent of respondents to the community survey were white; 11 percent were African-American; less than two percent were of other races; and the remainder did not offer a racial classification.

Fifty-nine percent of respondents owned a home, thirty-one percent rented, and nine percent did not indicate tenure.

Appendix C includes a copy of the community survey.

## ***Background on Primary Data Sources***

---

### ***Regional Forums***

Seven regional community forums were planned and held throughout the state of Indiana: two in the northern, three in the central, and two in the southern region. An additional forum was conducted in Jeffersonville at the request of a homeless provider whose clients were unable to travel to attend one of the planned forums.

The forums were designed to provide Indiana residents and housing and community development stakeholders an opportunity to develop, discuss and establish a consensus on the issues in their communities, as well prioritize the funding of those issues. More than 150 participants represented nonprofit community service providers, local governments, and economic development agencies, or were not formally affiliated with an organization and instead participated as representatives from their communities.

### ***Notes on the Survey Data***

The data collected from the 1999 community survey differ from those collected for the 1998 Consolidated Plan Update. The 1999 community survey was distributed to citizens, whereas the 1998 survey was organizational-based (i.e., the primary respondents to the survey were representatives from local governments, housing providers, and community development agencies). These differences should be kept in mind when interpreting the results.

# ***How Citizens Perceive Indiana Communities***

---

## ***Findings from the Regional Forums***

The forums began with a discussion about how citizens perceive their communities. There was a great deal of overlap among citizens in their characterization of their communities; most citizens described their communities as changing and, as a result, experiencing new challenges.

The second task was for the citizens to agree upon a priority list of community issues and concerns and then to select the top issues and rank them. The following table shows the list of the community priorities by region and county.

# How Citizens Perceive Indiana Communities

**Exhibit III-4.**  
**Priority List of Community Concerns by Region and County**

Northern	Northern	Central	Central	Central	Southern	Southern	Southern
LaPorte County	Wayne County	Clinton County	Huntington County	Vigo County	Scotts County	Daviess County	Jeffersonville, IN
1 Expanded & Early Childcare	1 Level Funding	1 Homes for the Very Poor	1 Job Training & Work Force Development	1 Affordable Rental	1 Affordable Rental & Starter Homes	1 Rehab and Demolition	1 Affordable Housing & Case Management
1 Capacity Building for Non-profits	2 Livable Wages	2 Getting Funds to Local Community	2 Affordable Rental & Starter Homes	1 Livable Wages	1 Capacity Building for Non-Profits	1 Do away with Match	2 Medical Care
1 Relax Childcare Income Guidelines	3 Workforce Development	3 Business Expansion & Retention	2 Sewer Water Expansion	3 Expanded Early Affordable Childcare	2 Job Training & Work Force Development	3 Bridge Gab between Dependency & Independence	3 Affordable Child Care
2 Transitional Housing & Self Sufficiency	4 Affordable Rental & Starter Homes	4 Improved Roads	4 Access to Affordable Healthcare	3 Money for Special Needs	2 Livable Wages	3 Job Training & Workforce Development	4 Living Wages & Self Sufficiency
3 Drug Rehab	5 Access to Affordable Healthcare	4 Infrastructure for Community Quality	5 Special Needs Housing for Disabled and Homeless	3 Transportation	3 Infrastructure for Community Quality	4 Transportation	5 Transportation
4 Affordable Rental	6 Rural Transportation on Vans	5 Housing for Special Needs Population Mentally ill & Migrants	6 Auto Ownership Pilot Program	4 Job Training & Work Force Development	4 Expanded & Early Childcare	4 Affordable Rental	6 Law Change to Prevent Utility Shut-offs
5 Transportation	7 Mental Health Services	5 Housing for Special Needs Population Disabled	7 Outreach to Services for Underserved	5 Information Education for Eligible Clients	5 Youth Recreation	6 Suburban Sprawl Control	
6 Infrastructure for Community Quality	8 Infrastructure for Community Quality	6 Rehab and Demolition	7 Information (education) for Eligible Clients	5 Education for Adults & Children	6 Transportation	7 Food Pantries	
7 Job Training & Work Force Development	9 Dropout Rate	7 Child Abuse	9 Single Parent Latchkey Program	6 Drug Rehab	7 Health Safety/Eye & Dental Care	8 Drug Rehab	
8 Childcare 24 hours		8 Brownfield Development	10 Capacity Building for Non-profits				
9 Livable Wages							

## How Citizens Perceive Indiana Communities

---

The table below delineates statewide issues that ranked as top responses or were ranked first or second in the individual forums. As indicated, there were nine issues that consistently ranked highly across communities. Two issues were at the top of the priority list in all but one county: 1) Affordable rental housing and starter homes, and 2) Job training and workforce development. The need for affordable rental units and starter homes was ranked as one of the top four issues in seven of the eight forums. Similarly, job training and workforce development was a top issue in six of the seven forums. (These issues did not rank highly in Clinton county. Instead, housing for the very low income and housing for special needs populations were more important issues to community participants).

The other issues that ranked in the top ten most were expanded and affordable child care, infrastructure for community quality, livable wages and transportation.

**Exhibit III-5.**  
**Top Housing**  
**& Community**  
**Development**  
**Issues**  
**Statewide**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.

Issue	LaPorte	Wayne	Clinton	Huntington	Vigo	Scotts	Daviess	Jeff'ville
1 Affordable Rental and Starter Homes	X	X		X	X	X	X	X
2 Job Training and Work Force Development	X	X		X	X	X	X	
3 Livable Wages	X	X			X	X	X	X
4 Transportation	X				X	X	X	X
5 Expanded & Early Affordable Childcare	X				X	X		X
6 Infrastructure for Community (tech prep) Quality	X	X	X			X		
7 Capacity for Non-profits				X	X	X		
8 Rehab and Demolition			X				X	
9 Drug Rehab	X						X	

Appendix D includes the agenda for the regional forums and the worksheets used in the forum exercises.

### Findings from the Community Survey

The results of the 1999 community survey are detailed in the following pages. The findings are separated into the two broad categories of housing issues and community development needs and are contrasted with results of the 1998 survey.

# Most Important Housing Issues

---

## What We Heard Last Year

Respondents to the 1998 survey listed housing as the most pressing community issue in the state nearly 52 percent of the time. Housing issues included needs such as a shortage of multi- and single family housing, lack of affordable rental housing, and low quality housing stock. Housing was the highest priority need for all regions across the state, although the Southern region stressed housing needs greater than did other regions. (Housing was the top issue 61 percent of the time).

Housing was also identified as the most important community issue in the 1998 regional forums. Specifically, participants identified housing affordability, emergency housing, transitional housing, homeownership opportunities, and homeless prevention as major concerns.

## What We Heard This Year

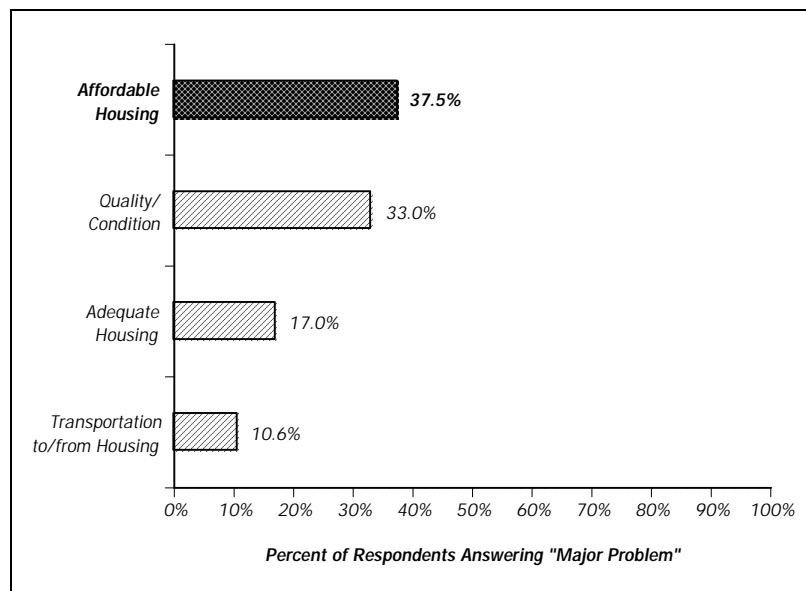
Housing issues were also on the minds of the 1999 community survey respondents and forum participants. However, non-housing community development issues were as likely or more likely to be priorities in 1999 as were housing issues. (The major community development issues identified in the surveys and forums are discussed later in this section)

Exhibit III-6 shows how the community survey respondents rated the importance of housing issues in their communities.

**Exhibit III-6.  
Highest Rated  
Housing Issues,  
State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.

**Lack of affordable  
housing was a major  
concern of citizens**



## *Most Important Housing Issues*

---

Affordable housing was listed as a major concern by nearly 38 percent of respondents; the quality and condition of housing received the second highest ranking at 33 percent. The availability of adequate housing was perceived as being slightly less important; transportation to and from housing was far less of an issue.

Fewer respondents from the southern region of the state ranked the housing issues as major concerns than did respondents in the northern and central regions. In general, housing issues were ranked as major concerns more often by respondents from the northern part of the state. Transportation to and from housing was an exception; more respondents from the central part of the state ranked it a major concern.

# Housing Supply

---

## What We Heard Last Year

In the 1998 community survey, nearly 70 percent of citizens disagreed (32 percent “strongly” disagreed) that there was enough housing in their community to meet demand. However, forty-four percent of respondents thought that vacancy rates in their communities had stayed the same since 1996, although 35 percent of respondents did not know if the vacancy rate had changed. Respondents felt that single family housing was the housing type most needed in their communities, followed by emergency housing and multifamily housing.

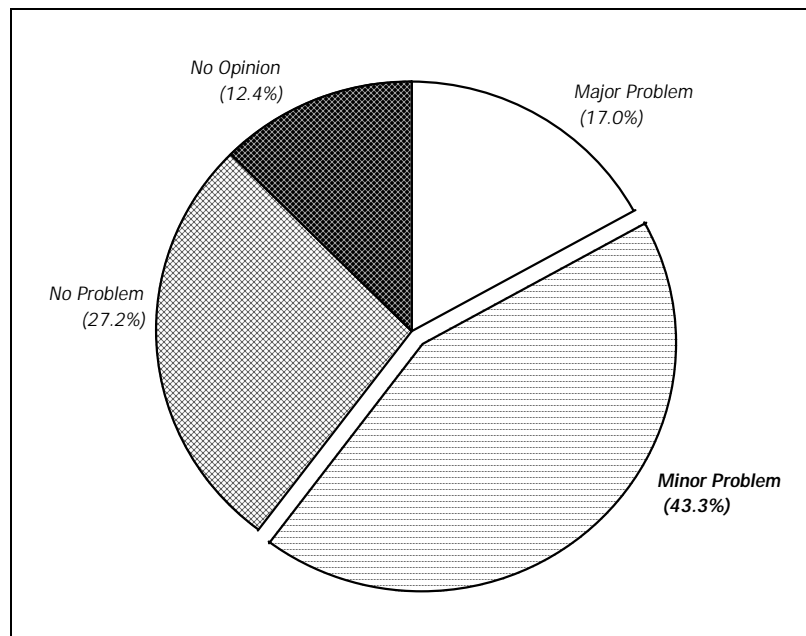
## What We Heard This Year

The availability of housing was perceived as less of a problem in the 1999 community survey than in last year’s survey. Seventeen percent of respondents thought housing availability was a major problem; 43 percent thought it was a minor problem. A large percentage of respondents (27 percent) did not perceive housing availability to be a problem at all; this was less than the percentage that ranked availability as a major problem. However, responses varied by region: a higher percentage (21 percent) of respondents from the northern part of the state ranked availability of housing as a major problem.

### **Exhibit III-7. Availability of Adequate Housing, State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.

**More citizens felt  
that there was not a  
housing supply problem  
than thought that it  
was a major problem**



## Housing Supply

---

**Vacancy rates.** The average total vacancy rate in the state was nine percent in 1997. Nine counties had total vacancy rates of more than 20 percent; three of these counties were located in the northeast. The counties with the lowest vacancy rates were located next to counties with MSAs.

The vacancy rate for *homeowners* was 1.1 percent in 1996 (the most recent data available), compared with 1.5 percent in 1990. The 1996 rate was lower than the average vacancy rate in the U.S. (1.6 percent) and lower than rates of surrounding states.

In 1996, the state had a *rental vacancy rate* of 6.9 percent, compared with 5.3 percent in 1990. Like the homeowner vacancy rate, the 1996 rental vacancy rate was lower than the average vacancy rate in the U.S. (7.8 percent) and lower than rates of surrounding states.

The largest percentage of the state's multifamily units were located in Marion County as of 1997. The rental vacancy rate in the Indianapolis MSA was 10.3 percent in 1997, compared to 6.1 percent in 1990. The 1997 rate was the highest of the decade and much higher than the average 7.5 percent for the nation's 75 largest MSAs. High and increasing vacancy rates can be indicative of stagnant or declining economies or a result of overbuilding. However, the increasing vacancy rate in the Indianapolis MSA could potentially benefit the community if expiring use properties (discussed below) are eliminated in coming years.

**Building permits.** During 1997, 28,259 *single family* building permits were issued, six percent less than those issued in 1996. Since a decade high increase of 20 percent in 1992, permits have increased between seven and nine percent per year, except for decreases in 1995 and 1997.

Most of the state's single family building permits issued in 1997 were located in counties in and surrounding the Indianapolis MSA. However, the majority of counties that had *increases* in permits issued in 1997 were rural.

During 1997, 7,123 *multifamily* housing unit permits were issued in the state. This was a decrease of three percent from 1996. During 1995, the number of permits reached the highest level since 1984; since this boom, the number of permits has steadily declined.

# Housing Condition

---

## What We Heard Last Year

About fifty-four percent of respondents to the 1998 community survey disagreed that the housing stock in their community was in good condition. The majority of respondents agreed that homeowners were able to make minor housing repairs, but most disagreed that renters could get landlords to make needed repairs.

Thirty-two percent of respondents neither agreed nor disagreed that units in their communities were overcrowded; 25 percent agreed and 25 percent disagreed that units were overcrowded.

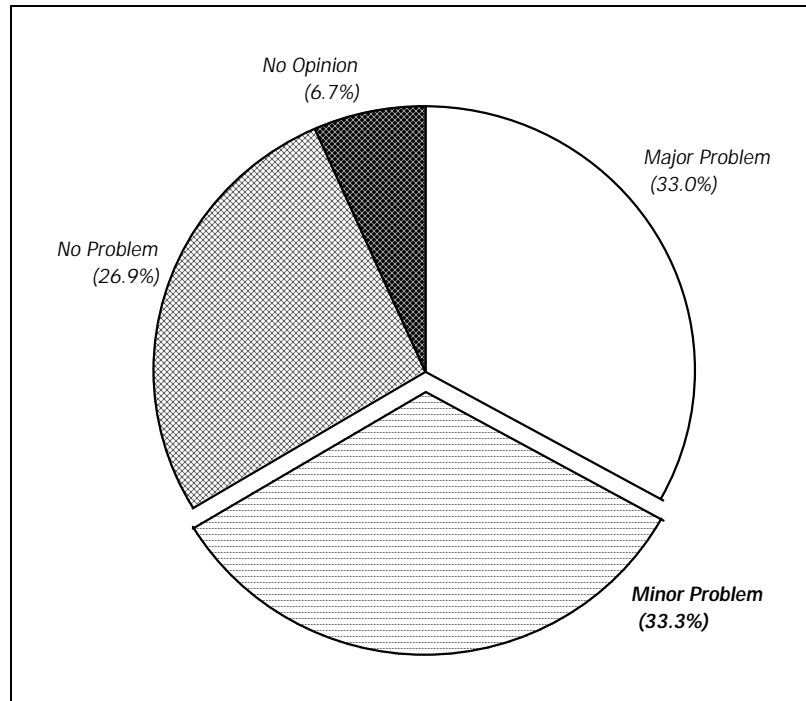
## What We Heard This Year

A larger percentage of respondents (66 percent) felt that the quality and condition of the state's housing stock was a problem in 1999 (responses were equally divided between "major" and "minor"). Responses varied by region: just 23 percent of respondents from the southern region thought the quality and condition of the stock was a problem compared to 33 to 35 percent for northern and central region respondents.

### Exhibit III-8. Quality/Condition of Housing, State of Indiana, 1999

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.

**Two-thirds of citizens  
thought lack of  
affordable housing  
was a problem**



## ***Housing Condition***

---

**Age.** The median year that the state's housing units were built was 1960 according to 1990 Census data (the latest available). More recent data show that about 22 percent of the state's housing stock existing at year-end 1997 was built before 1939. The majority of the state's housing stock – about 68 percent – was built between 1940 and 1980. Ten percent of the state's housing stock has been built since 1990.

**Indoor facilities.** The adequacy of indoor plumbing facilities and kitchens can be used as a proxy for housing conditions. In 1990, an average of .75 percent of the state's housing units (both rental and homeowner) had either inadequate plumbing and incomplete kitchens. Counties with the highest percentage of housing units with inadequate plumbing or kitchens were primarily located in rural areas in the southern portion of the state.

**Lead safe housing.** The state has an estimated 1.3 million houses that have lead-based paint. This estimate is based on the number of low-income housing units built before 1980 that were part of the housing stock in 1995. Units built before 1940 are more likely to have problems with lead-based paint. On average, about one percent of a county's housing stock is pre-1940. Marion and Lake counties have the highest percentage of pre-1940 housing stock.

The 1995 Consolidated Plan contains a comprehensive discussion of the problems of lead-based paint in older housing stock and the state policies in place to reduce exposure.

# Housing Affordability

---

## What We Heard Last Year

The majority of respondents (46 percent) to the 1998 community survey agreed that housing is *less* affordable in their communities than it was in 1997. Twenty-one percent disagreed that housing was less affordable; thirty-three percent had no opinion about housing affordability in their communities.

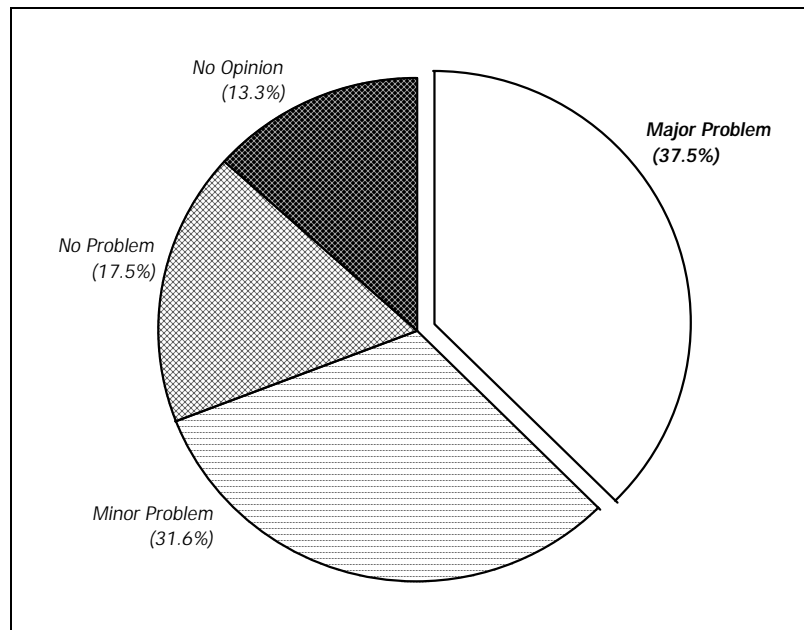
## What We Heard This Year

More than 37 percent of respondents to the 1999 community survey felt that the availability of affordable housing was a major problem; 32 percent thought it was a minor problem. Although the 1998 and 1999 surveys are not directly comparable, the greater percentage (23%) of respondents who identified affordable housing as an issue in 1999 suggests that it is becoming a growing problem. A lower percentage of respondents from the southern region identified affordable housing as a major problem, consistent with other survey responses.

**Exhibit III-9.**  
**Availability of**  
**Affordable Housing,**  
**State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.

**Seventy percent of**  
**citizens thought lack**  
**of affordable housing**  
**was a problem**



# ***Housing Affordability***

---

## ***Measures of Affordability***

**Cost of housing.** The median price of a single family home was \$48,500 in 1990. The median mortgage payment in the state in 1990 was \$519, making up about 16 percent of monthly household income, on average. Median non-mortgage housing costs were \$181 and made up about 12 percent of monthly median household income.

Housing prices have escalated since 1990, consistent with national trends. According to the state board of Realtors, the median price for a single-family home in Indiana was \$116,000 as of year-end 1998 — more than twice the value in 1990. Median values were the highest in and surrounding the Indianapolis MSA, followed by the areas of Lafayette, Anderson, and LaPorte.

The principal and interest payments for a median priced house in the state (assuming a fixed-rate, 30 year FHA mortgage, with approximately three percent down and a 7.0 percent rate) would be \$745, or approximately 23 percent of the monthly median household income in the state in 1998. Thus, the median monthly mortgage payment as a percentage of monthly median income has increased more than 43 percent since 1990.

(Median non-mortgage housing costs are unavailable for 1998. However, adjusting 1990 non-mortgage costs for inflation, 1998 non-mortgage costs would be about \$226 per month, or seven percent of monthly median household income).

# Housing Affordability

---

**Affordability index.** A housing affordability index (HAI) for the state is calculated by the Center for Real Estate Studies at Indiana University. The most recent index was calculated for second quarter 1997. The HAI shows the relationship between median family income and the income needed to qualify to purchase of a single family home. An index greater than 100 indicates that a family is better qualified to purchase a median priced single family home than the average family with a similar income. The state HAI was 174 in second quarter 1997, up from 161 in fourth quarter 1996. This indicates that the average family was slightly more qualified to purchase a median priced single family home in second quarter 1997 than at year end 1996. Exhibit III-10 gives the HAI for state regions and MSAs.

**Exhibit III-10.  
Indiana Housing  
Affordability Index  
by Region, 1997**

Source:  
Indiana Housing Trends,  
Indiana University, 1997

**The higher the HAI,  
the more affordable  
the region**

Regions	HAI	Percent of State HAI
Marion	254	146%
Kokomo	231	133%
Jasper	230	132%
South Bend-Mishawaka	220	126%
Indianapolis-Hamilton County	213	122%
Richmond	213	122%
Anderson	210	121%
Terre Haute-Vincennes	209	120%
Muncie	203	117%
Northeast Indiana	201	116%
Forty Wayne & Region	192	110%
Indianapolis-Shelby County	191	110%
Warsaw-Kosciusko County	190	109%
Elkhart-Goshen	189	109%
Michigan City	184	106%
Evansville	183	105%
Indianapolis-Marion County	169	97%
Indianapolis	167	96%
Indianapolis-Morgan County	163	94%
Greater Northwest Indiana	160	92%
Indianapolis-Johnson County	160	92%
Indianapolis-Hancock County	159	91%
Indianapolis-Hendricks County	159	91%
Southeast Indiana	152	87%
Lafayette	151	87%
Columbus	150	86%
Indianapolis-Boone County	145	83%
Bloomington	130	75%

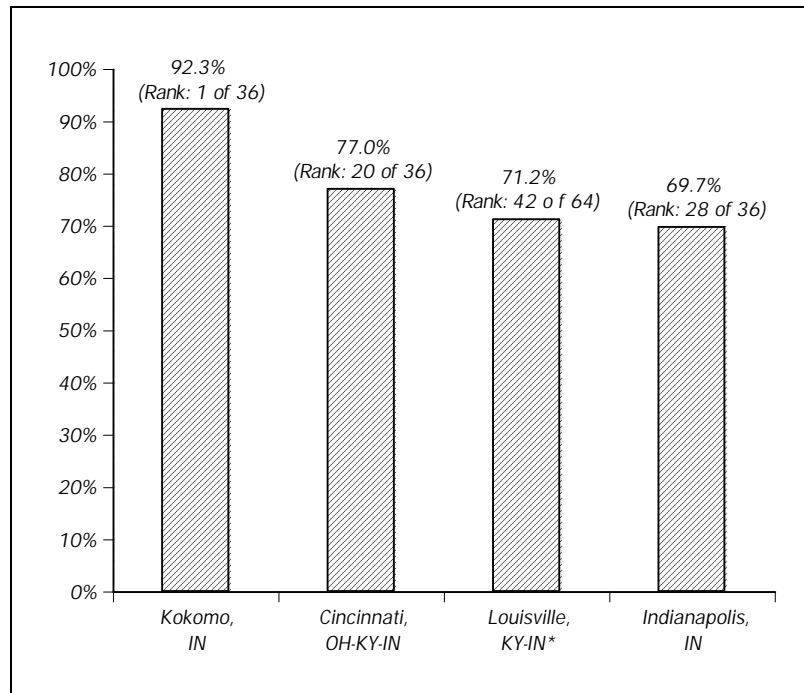
## Housing Affordability

---

A similar affordability index is calculated by the National Association of Home Builders (NAHB) for metropolitan areas nationwide. The NAHB's housing opportunity index (HOI) is a measure of the percentage of homes sold that a family earning median-income household could buy. As of fourth quarter 1998, a median income family in the Indianapolis MSA could afford 70 percent of the homes for sale; this index ranked the MSA as the 28<sup>th</sup> most affordable in the Midwest region. Indices were also calculated for the Kokomo, MSA, Louisville, KY-IN MSA and the Cincinnati OH-KY-IN PMSA. The Kokomo, IN MSA has been at the top of the affordability chart since first quarter 1997, and in fourth quarter 1998 was the most affordable MSA in the nation with an HOI of 92.3 percent. Louisville had an HOI of 71 percent and was the 42<sup>nd</sup> most affordable in its region; Cincinnati had an index of 77 percent and was the 20<sup>th</sup> most affordable in its region.

**Exhibit III-11.**  
**Shares of Homes**  
**Affordable to Median**  
**Income Household,**  
**by MSA**

Source:  
National Association of  
Homebuilders, Housing  
Opportunity Index, 4Q 1998.



# ***Housing Affordability***

---

## ***Expiring Use Properties***

Expiring use properties are multifamily units that were built with U.S. government subsidies, including interest rate subsidies (HUD Section 221(d)(3) and Section 236 programs), mortgage insurance programs (Section 221(d)(4)) and long-term Section 8 contracts. These programs offered developers and owners subsidies in exchange for the provision of low income housing (e.g., a cap on rents of 30 percent of tenants' income). Many of these projects were financed with 40 year mortgages, although owners were given the opportunity to prepay their mortgages and discontinue the rent caps after 20 years. The Section 8 project rental-based assistance contracts were for 20 years.

Many of these contracts are now expiring, and owners are taking advantage of their ability to refinance at low interest rates and obtain market rents. Most of Indiana's affordable multifamily housing was built with Section 221 (d)(3) and Section 236 programs. Thus, a significant share of Indiana's affordable rental housing is at risk of elimination due to expiring use contracts.

According to HUD, Indiana currently has about 32,000 units in expiring use properties, or approximately five percent of the state's total rental units. Expiring use properties are mostly located in urban areas of the state: Marion County alone had 22 percent of the state's total expiring use properties; Lake County had 11 percent.

The loss of the affordable rental units provided by expiring use properties will put additional pressure on the rental housing market, especially in urban counties. Indeed, the ten counties with the highest percentage of expiring use properties all had lower than average total vacancy rates in 1997.

In 1997, Congress passed legislation that provides solutions, such as debt restructuring, to the expiring use problem. The legislation requires that HUD outsource the restructuring work to Participating Administrative Entities (PAEs). In January 1999, the Indiana Housing Finance Authority (IHFA) was selected to be the PAE for all expiring use properties in the state. The City of Indianapolis was also selected and will oversee and administer the debt restructuring for all properties in the city limits. IHFA and the City are currently in the process of negotiating an agreement with HUD of each party's responsibilities; the agreement is expected to be signed by HUD this summer.

In the meantime, IHFA and the City have analyzed the state's expiring use portfolio and have met with property owners. IHFA and the City are working hard to find innovative ways to encourage owners to stay in the programs, as well as examining other programs and creative financing tools that will help preserve these properties as affordable housing.

# Housing Discrimination

---

## What We Heard Last Year

The 1998 community survey did not ask respondents about discrimination directly. However, the Community 2000 statewide telephone survey conducted for the 1995 Consolidated Plan asked more than 3,200 respondents if they had been discriminated against and, if so, for what reason. The findings from this survey are shown in Exhibit III-12.

**Exhibit III-12.**  
**Frequency of Housing**  
**Discrimination by Type**

Source:  
Community 2000 Household  
Telephone Survey, 1994-1995.

**Racial discrimination**  
**was experienced most**  
**often by citizens**  
**surveyed in 1995**

Category	Percent
Race	40.0%
Income	32.2%
Family Size	24.1%
Gender	17.2%
Age	16.7%

On average, one in twenty households in the 1994-95 survey reported that they had been discriminated against or were unsure if they had experienced discrimination. In comparison, 34 percent, or one in three, respondents to the 1999 community survey reported that discrimination was a major or minor problem.

# Housing Discrimination

---

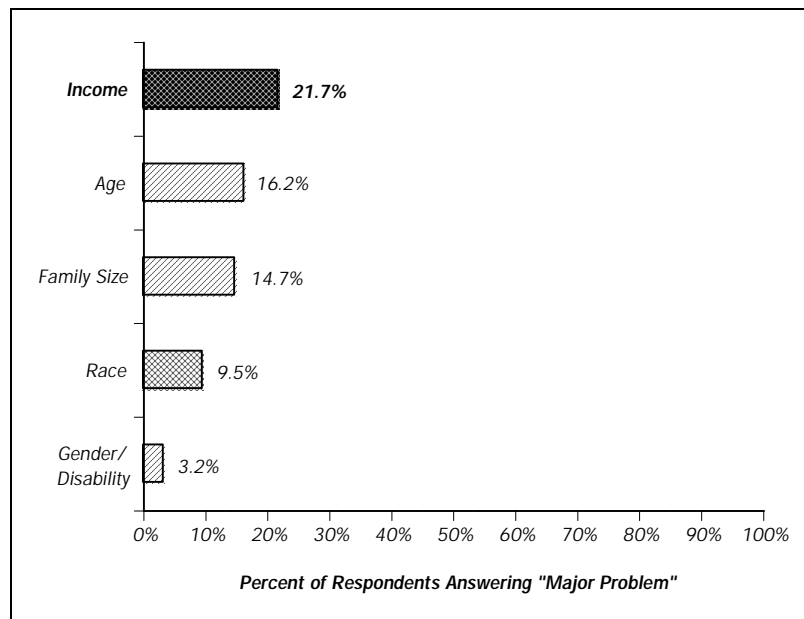
## What We Heard This Year

The 1999 community survey asked respondents a number of questions about Fair Housing practices, particularly discrimination. Exhibit III-13 shows the percentage of respondents who thought discrimination was a major problem, by type of discrimination.

**Exhibit III-13.  
Highest Rated  
Reasons for Housing  
Discrimination,  
State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.

**Income-based  
discrimination was  
experienced most  
often by respondents  
surveyed in 1999**



The rankings of reasons for discrimination varied by region. Age discrimination was felt to be a major problem for a larger percentage of respondents from the northern region; gender discrimination was perceived a major problem for a larger percentage of respondents from the southern region. In general, the central region had the lowest percentage of respondents who felt that discrimination was a major problem, except for discrimination due to family size.

In contrast with the survey findings, the majority of housing discrimination cases reported to the Indiana Civil Rights Commission in 1998 were racial discrimination (31 percent), followed by discrimination due to family status (19 percent), national origin (17 percent), and disability (also 17 percent). (Discrimination based on age is included in the disability category. Income is not a protected class and, thus, no discrimination cases are reported for this category). Similarly, in 1997, race-based was the most often reported type of discrimination (41 percent), followed by disability (26 percent) and family status (22 percent). It should be noted that these statistics may underestimate the discrimination that actually exists, because many citizens are unaware of their rights or recourses for discrimination and do not report such cases.

## *Housing Needs Summary*

---

Indicators of housing distress by income level and housing tenure, based on the most recent HUD data, are summarized in Exhibit III-14 on the following page. (These are the most recent data available and as such have not been updated from the 1995 Plan).

Housing problems are defined as overcrowding (more than one person per room), substandard conditions, and/or a cost burden. A cost burden exists when a household pays more than 30 percent of its monthly income for rent or a mortgage and utilities. The cost burden is severe when the ratio rises to 50 percent. As the exhibit demonstrates, the incidence of cost burden increases as income decreases. The analysis of these data suggest that no particular region of Indiana is more likely than the others to exhibit these types of housing problems.

# Housing Needs Summary

---

**Exhibit III-14.**  
**Indicators of Housing Distress by Tenure and Income**

	Extremely Low Income Renters	Very Low Income Renters	Other Low Income Renters	Total Renters < 80% MFI	Extremely Low Income Owners	Very Low Income Owners	Other Low Income Owners	Total Owners < 80% MFI	Renters and Owners < 80% MFI
Total Households	132,938	101,650	136,721	371,309	92,174	126,935	240,311	459,420	830,729
Percent with any Housing Problem	74%	66%	28%	55%	71%	39%	21%	36%	44%
Number with any Housing Problems	98,374	67,089	38,282	203,745	65,444	49,505	50,465	165,414	369,159
Percent with a Cost Burden	72%	63%	23%	51%	70%	36%	18%	33%	41%
Number with a Cost Burden	95,715	64,040	31,446	191,201	64,522	45,697	43,256	153,474	344,675
Percent with a Severe Cost Burden	54%	16%	2%	24%	43%	11%	30%	27%	26%
Number with a Severe Cost Burden	71,787	16,264	2,734	90,785	39,635	13,963	72,093	125,691	216,476

Source: HUD CHAS Database CD-ROM, September 1993.

# Community Development Needs

---

## What We Heard Last Year

Respondents to the 1998 survey listed transportation – streets, roads, and traffic conditions – as the most pressing community issue in the state 24 percent of the time. Employment was a close second; availability and quality of jobs was listed as a top issue 21 percent of the time. Infrastructure and crimes and drug use were also mentioned as top community issues in the 1998 survey.

These top issues were fairly consistent across regions in the state, although they received slightly different rankings. For example, transportation issues received a slightly higher ranking in the northern region of the state; jobs were more important in the southern region.

## What We Heard This Year

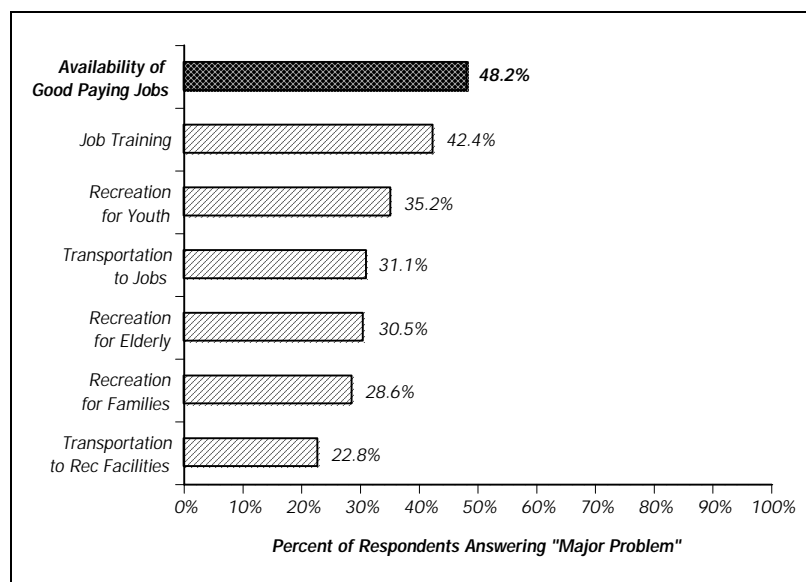
In 1999, non-housing community development issues were as likely or more likely to be priorities as were housing issues. Compared to the 1998 survey, respondents ranked employment issues higher and transportation lower in 1999.

Exhibit III-15 shows how the community survey respondents rated the importance of community development issues in their communities.

**Exhibit III-15.  
Highest Rated  
Community  
Development Issues,  
State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.

**Employment issues  
were at the top of  
the list**



## Employment Needs

---

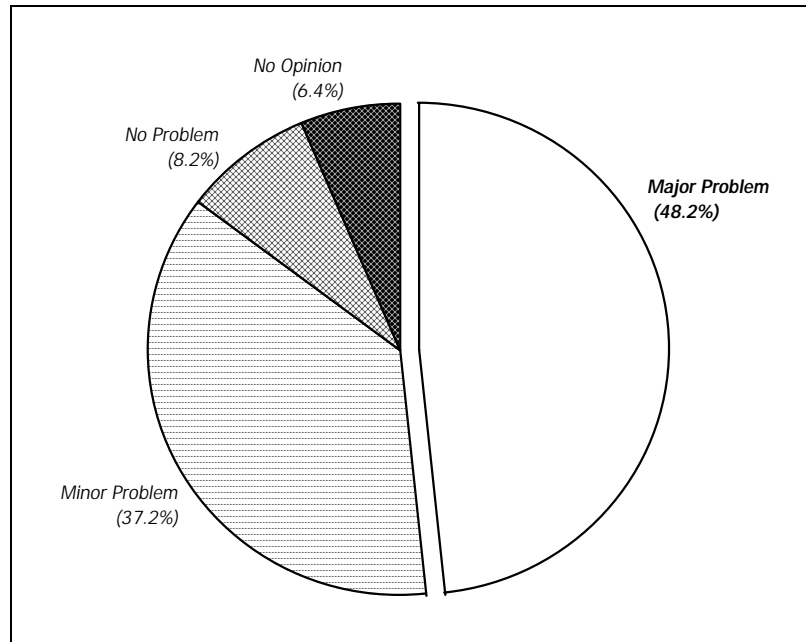
Employment issues – availability of good paying jobs and job training – received the largest percentage of respondents classifying them as major problems in 1999. About one-third of respondents ranked recreational facilities for youth and the elderly, and transportation to and from jobs as major problems.

Eighty-five percent of respondents felt that availability of good paying jobs was problem. A much larger percentage of respondents from the southern region (57 percent, compared to about 47 percent for other respondents) felt that availability was a major problem.

**Exhibit III-16.**  
**Availability of Good**  
**Paying Jobs,**  
**State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.

**More than 85 percent**  
**of citizens felt that**  
**lack of good-paying**  
**jobs was a problem**



## Employment Needs

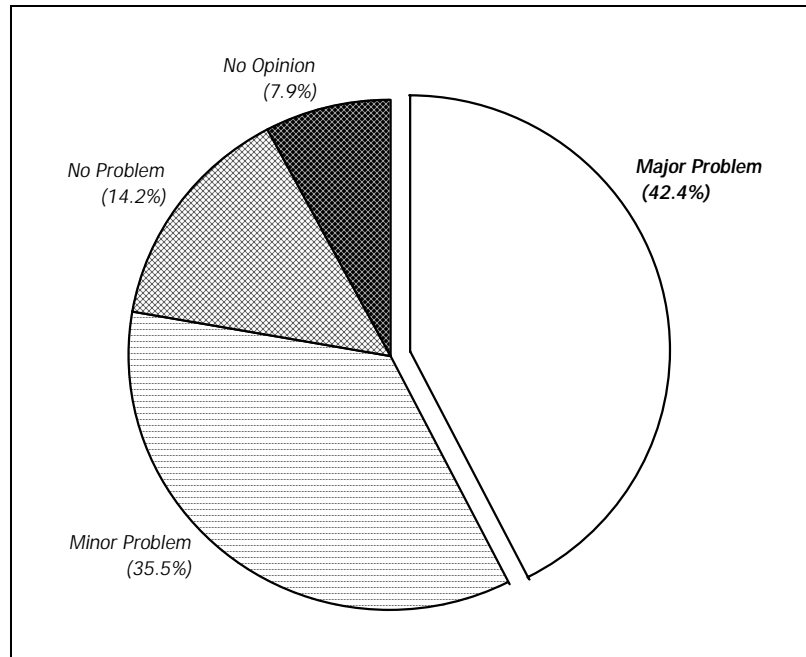
---

Similarly, seventy-eight percent of respondents felt that job training (or lack thereof) was a problem. Again, respondents from the southern portion of the state ranked the problem higher (54 percent) than did those from the central and northern regions (42 and 37 percent, respectively).

**Exhibit III-17.**  
**Job Training,**  
**State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.

**Three-fourths of  
citizens felt that lack  
of job training was a  
problem**



## Transportation Needs

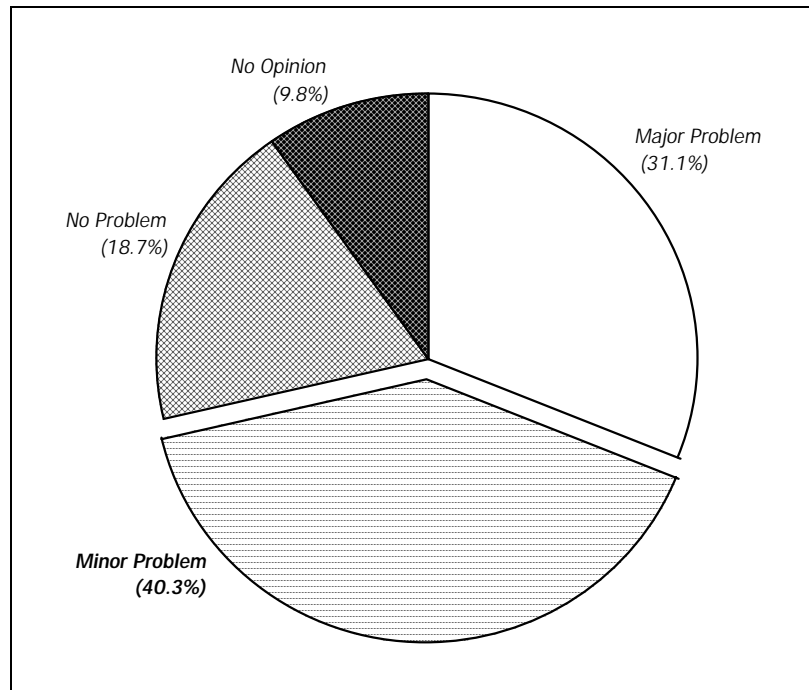
---

Respondents were also concerned about transportation to jobs: 71 percent felt that this was a problem. Again, a larger percentage of respondents from the southern region (39 percent) ranked transportation as a major problem.

**Exhibit III-18.**  
**Transportation to Jobs,**  
**State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999.

**Adequate  
transportation  
to and from work  
was another top  
concern**



## State Policies

---

In addition to the housing and community development issues discussed at the forums, there were several policy issues raised. “Funding” issues were mentioned the most, generally at the first of every forum. Specifically;

- Participants questioned the eligibility for funding and suggested that all levels of county leadership should have the option of applying for funds (including townships that currently must apply for funds through others). Generally, matching dollars for small communities lessens the chance that these cities will be able to compete for funds.
- The need for level funding, i.e., the funding of current programs, should remain intact.
- Additional information about funds available and less “red tape” and bureaucracy would help local communities obtain more funding and receive funds more quickly.

Please refer to Appendix G, which contains the 1999 fund allocation plans for CDBG, ESG, HOME Investment Partnership Program and HOPWA funding. The allocation plans detail the specific requirements for applying for funding and contain a discussion of state policies and regulations governing the fund allocations.

Other specific issues that were mentioned (but are not funding related) include:

- A participant at the Huntington County forum advised the group that one telephone number to answer child support questions was insufficient. The group agreed and requested that this be noted in the report.
- One participant in the LaPorte County forum suggested that there should be supplemental federal or local monetary assistance for seniors. The group agreed.
- Participants during the Jeffersonville forum wanted a law passed that would prevent utility shutoffs. Other issues included a desire to focus on the needs of southern Indiana; educating the public about available resources; and ensuring that TANF savings benefit the communities in which the funds were saved.

## *Implications*

---

### *Affordable housing and job training are citizens' top concerns.*

- Two issues consistently received priority rankings in the community survey and regional forums: affordable housing and job training.
  - Seventy percent of respondents to the 1999 community survey rated affordable housing as a major or minor problem. The need for affordable rental units and starter homes was ranked as one of the top four priorities in six of the eight forums.
  - Eighty-five percent of 1999 survey respondents said availability of good paying jobs was a major or minor problem. Job training was a priority issue in six of the eight forums, although it was not consistently rated as highly as affordable housing.
- In 1998, affordable housing was the most important community issue for survey respondents. Job training was the third most important issue (transportation was second). Affordable housing was less of an issue for citizens surveyed in the 1995 Consolidated Plan.
- The consistency of these issues suggests that Consolidated Plan Committee has been on the right track in determining which housing and community development needs to address. A number of new programs were implemented in 1998 and are planned for 1999 that will help address these two major needs. (Many of these programs are detailed in Appendix G, the 1999 Allocation Plan section).

## ***Implications***

---

### ***Availability of housing is perceived as less of a problem.***

- Availability of housing was perceived as slightly less of a problem this year: 60 percent of respondents to the 1999 community survey said adequate housing was a problem compared to 70 percent in 1998.
- Trends in vacancy rates and building permits indicate that overall housing supply may be increasing. Homeowner vacancies remain quite low, but the number of single family building permits have been steadily increasing. Rental vacancy rates, especially in the Indianapolis MSA, are currently higher than 1990 levels.

### ***More citizens are worried about the quality and condition of housing.***

- In the 1999 community survey, two-thirds of respondents said that the quality and condition of the state's housing stock was a problem, compared to 54 percent in 1998. However, housing condition was a top issue in only two of the regional forums (although condition of the infrastructure was a top concern in many forums).

### ***Employment issues oust transportation as the top community development concern.***

- Respondents to the 1998 survey listed transportation as the top community development issue 24 percent of the time. Employment issues were a close second: availability and quality of jobs was a top issue 21 percent of the time.
- In 1999, employment issues were overwhelmingly a major concern of citizens. The majority of respondents to the community survey rated availability of jobs and job training as major problems; employment issues were also a top priority in the forums. Transportation (especially for special needs populations and in rural areas) was also a top concern for forum participants and survey respondents, but it was consistently ranked lower than employment.

## *The Model*

---

The housing demand model used in the 1995 Consolidated Plan estimated housing demand for the state from 1995 to 2000 using population characteristics from the Public Use Micro Sample (PUMS) database and forecasts of changes in population, income, and employment.<sup>1</sup>

For the 1999 Update, the estimates produced by the housing demand model in 1995 are updated with current population numbers and forecasts through the year 2003. These estimates assume the same homeowner and renter preferences that were established by the 1995 model. The 1999 estimates also assume that the relative distribution of households by income categories is static – a reasonable assumption due to forecasts of slowing economic growth in the state and the movement toward a service economy. In essence, the 1999 housing market analysis takes the architecture of the 1995 housing demand model and updates it with new estimates of population growth.

The housing demand model will be run in its entirety with 2000 Census data for subsequent Consolidated Plan submittals.

---

<sup>1</sup> See Appendix E of the 1995 Consolidated Plan for a complete description of the housing demand model methodology

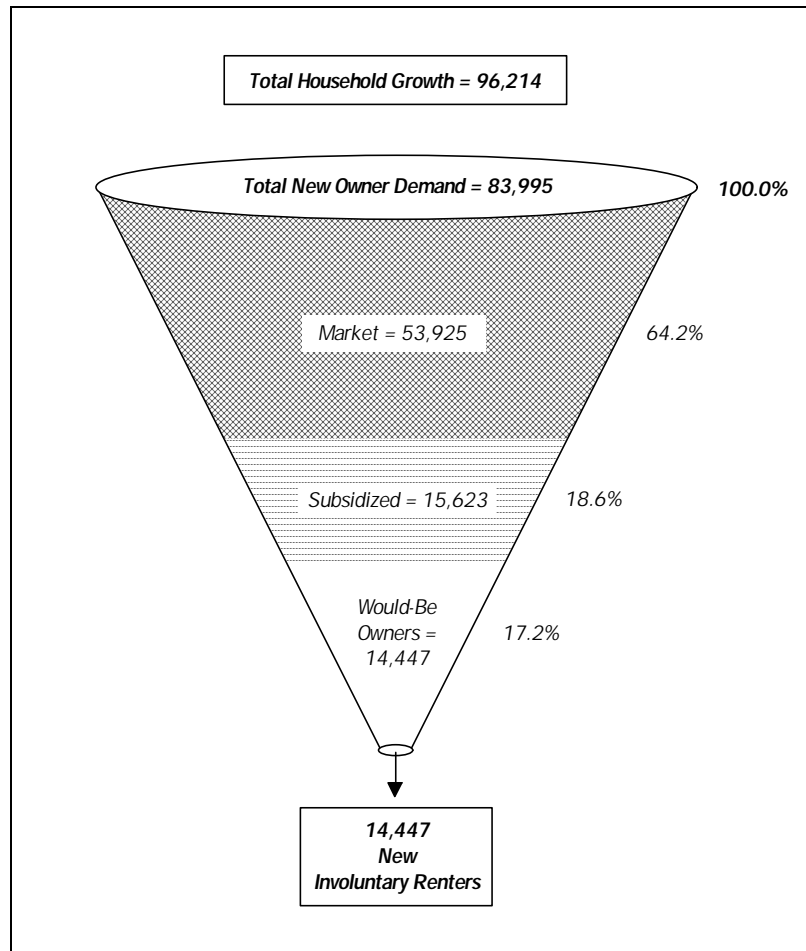
# Homeownership Demand

An estimated 96,214 new households will be added to the state between 1998 and 2003. The 1995 model estimated that 87 percent of the new households gained between 1995 and 2000 would desire homeownership and about 13 percent would want to rent. Using these same preferences with updated population figures, an estimated 83,995 new households will desire to be homeowners between 1998 and 2003. Exhibit IV-1 shows how these homeowners will be served by the market.

**Exhibit IV-1.  
Anticipated Changes  
in Indiana's  
Homeownership  
Market, 1998-2003**

Source:  
BBC Research & Consulting.

**Two-thirds of owner  
demand will be served  
by the private market**



An estimated 64 percent of new households who desire to be homeowners will be served by the private market. Nearly nineteen percent will require an interest rate subsidy to become homeowners. The remainder of new households who desire homeownership but do not have incomes high enough to qualify for conventional or subsidized programs ("would-be homeowners") will be forced to rent. Thus the homeownership gap will be 14,447, or 15 percent of the 96,214 new households.

## Renter Demand

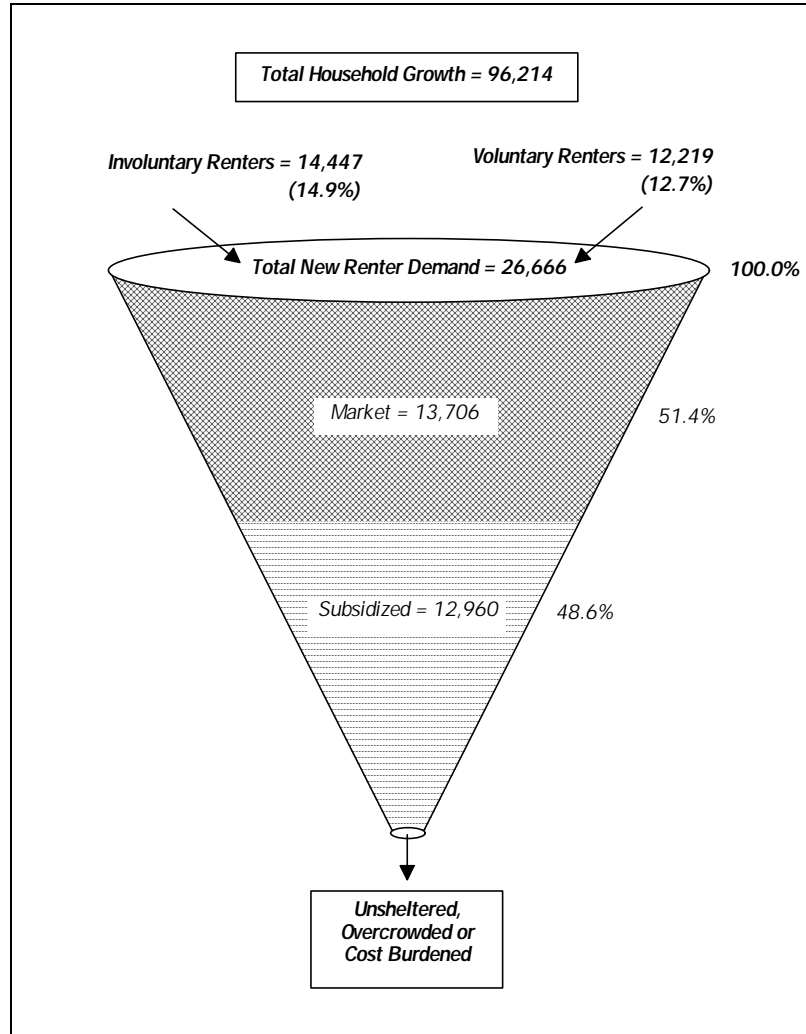
---

An estimated 12,219, or 12.7 percent of the new households projected between 1998 and 2003 will desire to rent. Total rental demand will include these “voluntary” renters and the 14,447 “involuntary” renters who desire homeownership but have to rent because of income constraints. Exhibit IV-1 shows how renters will be served by the market.

**Exhibit IV-2.**  
**Anticipated Changes**  
**in Indiana’s Rental**  
**Market, 1998-2003**

Source:  
BBC Research & Consulting.

**More than half of all**  
**renters are “would be**  
**owners”**



About 51 percent of the renters will be served by the private market. Forty-nine percent will not be able to afford private market units and will require subsidization.

# Housing Supply

---

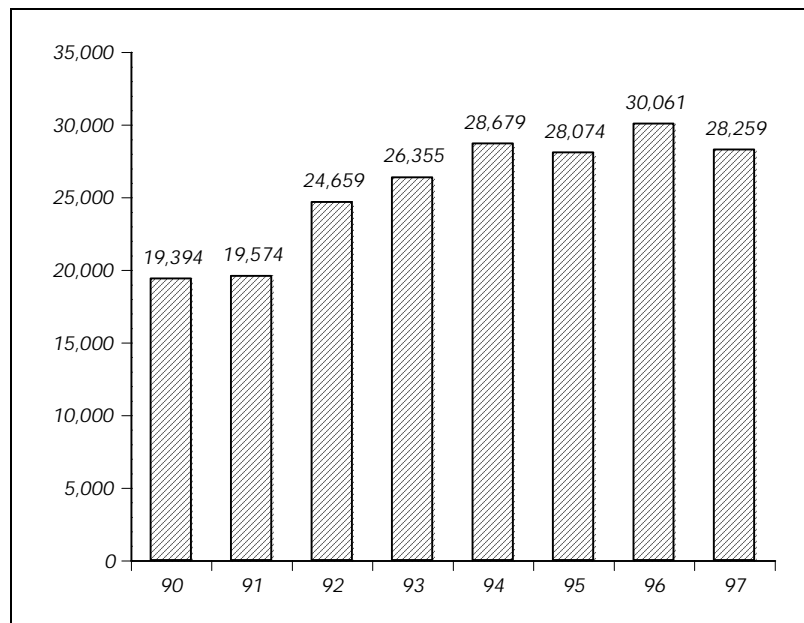
## Supply of Single Family Units

The demand model suggests that between 1998 and 2003 about 53,925 new households will demand single family units and will have adequate income to afford conventional financing. This roughly equates to an annual demand of 10,785 single family homes. Exhibit IV-3 shows the number of single family building permits that have been issued annually between 1990 and 1997. An average of 25,632 permits were issued during this eight year period and activity has increased rapidly in recent years. The average value per unit of the permits approached \$120,000 in 1997, or slightly higher than the median home value. Assuming these trends continue or even slow, the state will have the capacity to meet the demand for market-rate ownership.

**Exhibit IV-3.**  
**Number of Single**  
**Family Building**  
**Permits Issued,**  
**1990-1997**

Source:  
Real Estate Center at Texas A&M  
University and U.S. Bureau of  
Census.

**The 90s have seen**  
**significant growth in**  
**single family permits**



Another 3,125 new households annually may qualify for subsidized homeownership. As Exhibit IV-3 demonstrates and if current trends continue, enough single family units will be built to satisfy both market rate and subsidized homeownership demand. It is unclear how many of the new units will be affordable to low and middle-income homebuyers. However, as mentioned above, the average value of single family permits exceeded the median home price in 1997, and has been on an upward trend. Thus, lower and many middle income homebuyers would require subsidization to afford a new home, based on the average value of new permits issued in 1997.

# Housing Supply

---

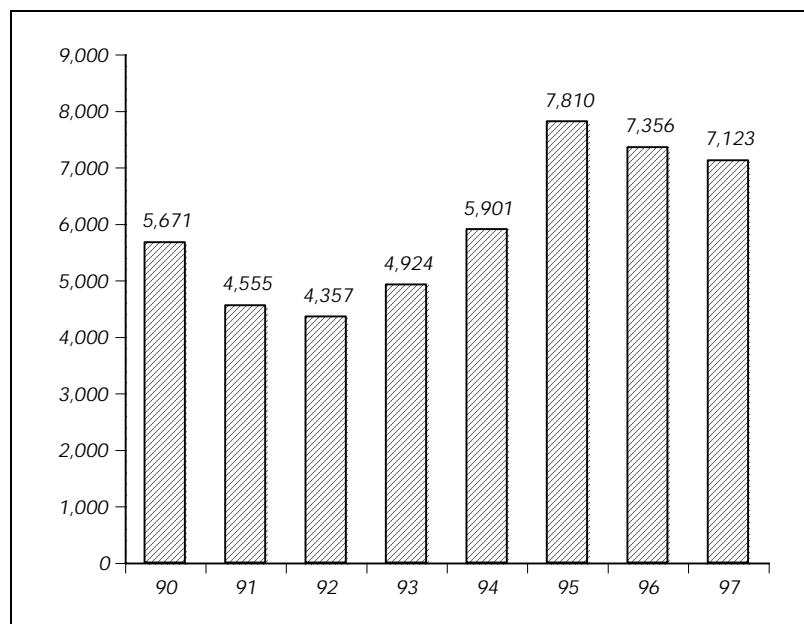
## Supply of Multifamily Units

An estimated 13,706 of new households formed between 1998 and 2003 will be housed in multifamily units and will have adequate income to afford market rate rents. This roughly translates to an annual demand of 2,741 multifamily units. Exhibit IV-4 shows the number of multifamily building permits that have been issued annually between 1990 and 1997. An average of 5,962 permits were issued during this eight year period, with almost half issued between 1995 and 1997. Assuming these trends continue or even slow, the state will have the capacity to meet the demand for market-rate rents.

**Exhibit IV-4.**  
**Number of Multi-Family Building Permits Issued, 1990-1997**

Source:  
*Real Estate Center at Texas A&M University and U.S. Bureau of Census.*

**Permits for apartment buildings have grown since the mid-90s**



An estimated 2,592 new households annually will require rental subsidization. If current trends continue, the number of multifamily units built will be just slightly more than the amount needed to satisfy both market rate and subsidized homeownership demand. However, given the large number of single family permits issued in recent years, there is the potential that a number of single family residences could be converted into rentals.

It is unclear how many of the new multifamily units will be affordable to low and middle-income renters. However, the average value per unit of the multifamily permits has been increasing: the average value was \$33,100 in 1990 compared to \$39,500 in 1996. And, the number of expiring use properties that are at risk of being eliminated will increase the demand for affordable rental units.

## Barriers to Housing Development & Affordability

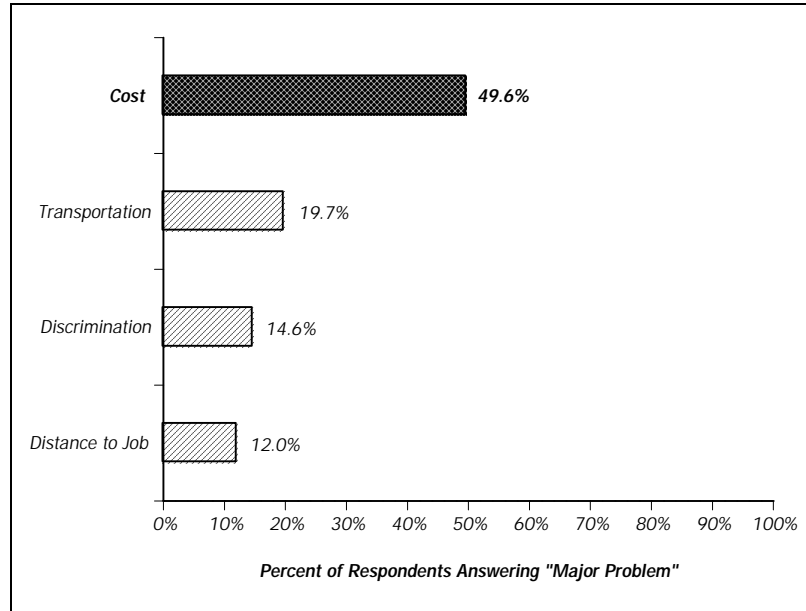
---

The housing market analysis above suggests that income constraints are a major barrier to satisfying citizens' demands for owner and rental housing. The 1999 community survey asked citizens about other barriers to housing choice; the responses are shown in Exhibit IV-5.

**Exhibit IV-5.  
Highest Rated Barriers  
to Housing Choice**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999

**Cost of housing  
outweighs all other  
barriers**



Consistent with the housing model data, cost was rated as a major problem by nearly 50 percent of the community survey respondents. More than 85 percent of respondents felt that cost was a major or minor barrier.

Other potential barriers – transportation, discrimination, and distance of housing from place of employment – were ranked much lower. The 1995 Consolidated Plan contains a comprehensive discussion of state policies (tax policies, zoning ordinances and land use controls) that contribute to or inhibit development.

## ***Implications***

---

### ***Subsidies will be needed for many new households to achieve homeownership.***

- Between 1998 and 2003, an estimated 15,623 new households, or 16 percent of new households, will require subsidization to become homeowners. Almost the same number will not have high enough incomes to own homes and will become involuntary renters. Thus, the private market will only be able to serve a little less than two-thirds of new households who desire to be homeowners.
- Citizens see costs of housing as the largest barrier to housing choice: nearly 50 percent surveyed identified cost as major problem; 85 percent identified cost as a minor or major problem.
- New homebuyer programs, such as the one percent downpayment program initiated in 1999 by the Indiana Housing and Finance Authority will become integral for the many new households who desire homeownership, but cannot qualify for conventional loans.

### ***The rental housing market may tighten with strengthening demand.***

- The housing demand model predicts that about 15 percent of new households will become involuntary renters between 1998 and 2003. About thirteen percent of new households will be voluntary renters, for a total demand of 26,666 households.
- If recent building trends continue, the number of multifamily units built will be just slightly more than the projected rental demand. And, if a large number of expiring use properties are converted to market rate rental properties, the demand for subsidized rental housing will increase.
- However, conditions in the single family housing market could influence the rental market. If the single family market tightens, the demand for rental units may increase, driven by higher costs of homeownership. In contrast, if the supply of single family homes outpaces demand, single family homes may be converted into rental properties or the costs of homeownership may decrease.

# ***Introduction***

---

There are several population groups whom private housing markets typically do not serve well due to the groups' limited incomes and social service needs. These groups are broadly referred to as "special needs" populations and include the homeless, elderly, developmentally disabled, physically disabled, persons with mental illness, and persons with HIV/AIDS.

Much of the background about the state's special needs populations can be found in the 1995 Consolidated Plan, including:

- Demographic information, with a discussion of the difficulties in obtaining population estimates for many special needs groups;
- A comprehensive inventory of facilities and state resources available to special needs populations; and
- A needs assessment and discussion of the barriers to achieving solutions to this groups' housing needs.

This section updates the housing needs of the state's special needs populations with:

- Results of the community forums and surveys which asked the public how well the housing needs of these groups are served;
- Current estimates of special needs populations, where available; and
- The state programs and resources that have recently been implemented to assist special needs populations.

# Are the Needs of Special Populations Being Met?

---

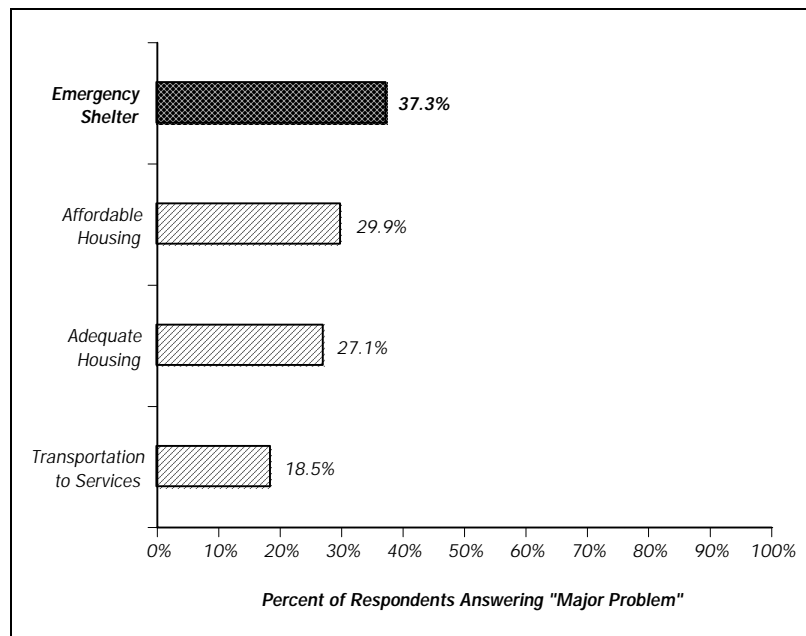
## What We Heard from Citizens

On average, more than half of the respondents to the 1999 community survey felt that issues related to special needs populations were major or minor problems. Exhibit V-1 shows how respondents ranked special needs issues.

**Exhibit V-1.**  
**Highest Rated Issues**  
**of All Special Needs**  
**Populations,**  
**State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999

**Emergency shelter**  
**was identified as the**  
**overall greatest need**



A lower percentage of respondents from the southern region classified special needs issues as a major problem except for emergency shelters, where the responses were the same as those of the central and northern regions. Respondents from the northern and central regions ranked special needs issues very similarly.

Many participants in the regional forums mentioned that the housing and community service needs of special needs populations were major issues in their communities.

Specifically:

- Housing special needs populations, especially the homeless and disabled, was a top concern at the forums in Clinton and Huntington counties;
- Participants in Clinton county included housing migrant workers as a major issue;

## ***Are the Needs of Special Populations Being Met?***

---

- Lack of services for the mentally ill was a top concern at the Wayne County forum;
- Participants at the Vigo County forum rated lack of money for special needs populations as their third greatest concern; and
- Wayne County participants ranked transportation for the elderly and other special needs populations as a major issue in rural areas.

Finally, the top priorities identified by citizens in both the regional forums and through the community surveys – housing affordability and job training – are often greater for special needs populations.

### ***Needs Identified in Continuum of Care Proposal***

The state of Indiana recently won a \$4.4 million grant for continuum of care services in the state's small cities, towns, and rural areas. As part of the grant application process, the Continuum of Care Advisory Committee, in conjunction with the Consolidated Plan Coordinating Committee, prioritized the needs of the homeless and other special needs populations in nonmetropolitan areas.

Many of these needs were housing-related. The greatest need identified was transitional housing for homeless individuals and homeless families with children. Permanent housing units and housing placement services for both individuals and families were also identified as high priority needs, and additional emergency shelter beds for individuals was a medium to high priority need. Supportive services for the mentally ill and substance abusers (both chronic and acute) were also identified as medium priority needs. Programs to assist persons with HIV/AIDS were designated as having lower priority, due to the relatively higher number of services available to this population.

The following table shows the gap analysis and prioritization of needs that was completed for the Continuum of Care application:

# Are the Needs of Special Populations Being Met?

## Exhibit V-2. Continuum of Care Gap Analysis

Type	Service	Individuals				Persons in Families with Children			
		Estimated Need	Current Inventory	Unmet Need/Gap	Relative Priority	Estimated Need	Current Inventory	Unmet Need/Gap	Relative Priority
<b>Beds/Units</b>	Emergency Shelter	1333	835	498	M	1959	805	1154	H
	Transitional Housing	1420	249	1171	H	2220	1015	1205	H
	Permanent Supportive Housing	2299	1179	1120	H	5100	3290	1810	H
<b>Supportive Service Slots</b>	Job Training	2454	1325	1129	H	1260	609	651	M
	Case Management	3555	2550	1005	H	3300	1355	1945	H
	Child Care	N/A	N/A	N/A		3060	1526	1534	H
	Substance Abuse Treatment	1836	1260	576	M	1350	685	665	M
	Mental Health Care	1626	1335	291	M	900	810	90	H
	Housing Placement	1710	459	1251	H	3660	1599	2061	M
	Life Skills Training	1200	485	715	M	1470	639	831	L
	Other	705	354	351	L	1410	789	621	L
<b>Subpopulations</b>	Chronic Substance Abusers	690	275	415	H	420	155	265	M
	Seriously Mentally Ill	955	339	616	H	360	78	282	M
	Dually-Diagnosed	625	270	355	M	180	75	105	L
	Veterans	105	69	36	L	150	75	75	L
	Persons with HIV/AIDS	210	35	175	L	240	30	210	L
	Victims of Domestic Violence	385	165	220	L	930	459	471	H
	Youth	260	115	145	L	N/A	N/A	N/A	
	Other	630	105	525	M	420	0	420	M

Source: 1998 Continuum of Care Consolidated Application, State of Indiana.

# Persons who are Homeless

---

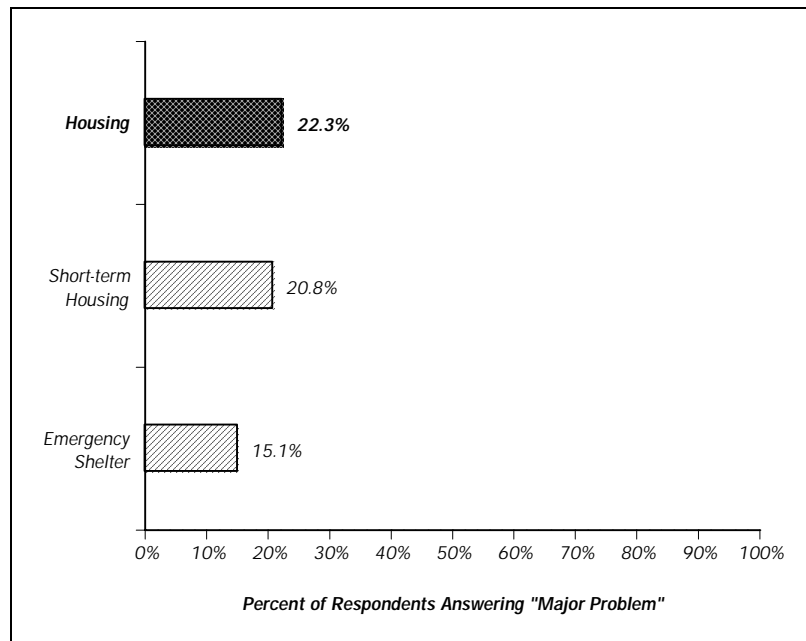
## *Citizens' Responses*

In the community survey conducted as part of the 1998 Update, 33 percent of respondents disagreed, and 26 percent strongly disagreed, that the needs of the homeless were well served in the communities in which they lived. Respondents expressed a need for continuum of care programs, especially for establishing services in counties where none existed.

On average, about 53 percent of respondents to the 1999 community survey ranked homeless issues as major or minor problems, similar to responses received in the 1998 community survey. Exhibit V-3 shows the percentage of respondents to the 1999 survey who classified homeless issues as major problems. Far fewer respondents from the southern region classified special needs issues as major problems.

**Exhibit V-3.**  
**Highest Rated Issues**  
**of the Homeless,**  
**State of Indiana, 1999**

Source:  
Citizen Survey,  
The Keys Group,  
1Q 1999



## *Remaining Gaps*

As evidenced by the number of programs initiated in 1998 (discussed below), the state has taken significant steps to address the needs of the homeless. However, a gap between the need for beds and available shelter space still remains.

Estimates of the state's homeless population vary, but recent estimates put the number between 21,000 and 58,000 individuals. Using the Family and Social Service Administration's middle-ground estimate of 30,812 homeless, the Continuum of Care

## ***Persons who are Homeless***

---

grant application calculated that 3,292 emergency shelter beds are needed to serve the homeless population at any point in time. The current inventory of beds reported in the Continuum of Care grant application is 1,640, leaving a gap of approximately 52 emergency shelter beds. The estimated gap in transitional and permanent housing is more severe: similar calculations put the state's gap in transitional housing at 2,182 units and the gap for permanent supportive housing at 2,930 units.

### ***Addressing the Gaps***

As a result of the needs expressed in the 1998 surveys and public forums, a 1998 program year action item was to work toward establishing a statewide continuum of care for the homeless. The state applied for and successfully received a \$4.4 million Continuum of Care grant to fund programs for the state's special needs populations in the state's small cities, towns, and rural counties. The funds will be allocated to the highest priorities identified in the grant application, including transitional and permanent housing, housing placement services, and emergency shelter beds and units.

Over the past several months, there has been an increase in the number of agencies interested in creating new or expanding existing homeless programs. Many of these agencies are emerging groups that have "appeared on the radar screen" due to Indiana's greater emphasis on the Continuum of Care process.

The 1998 Continuum of Care SuperNOFA application generated much of this interest. Nearly 40 agencies attended the SuperNOFA application workshop, including several new and emerging agencies. In the end, 14 groups submitted applications, and 13 of them received funding. Of the 14 applicants, the overwhelming majority were established agencies who merely needed a funding stream large enough to develop new homeless programs in their communities. The State Continuum of Care Application provided the vehicle, and nearly all projects were successful. Most of the new and emerging agencies didn't submit applications, because they lacked capacity in several areas, including grant writing, project development and program development.

In February 1999, the Indiana Coalition on Housing and Homeless Issues, through a technical assistance contract with the Indiana Housing Finance Authority, offered a workshop entitled "Funding for Emergency and Transitional Housing." The attendees were almost exclusively new or emerging agencies. There were even more new faces.

The 1999 Continuum of Care application workshop, held March 17<sup>th</sup>, again has uncovered more new and emerging groups, many from Indiana's smaller towns and rural areas. These new and emerging agencies need significant technical assistance to build their capacity in order to successfully develop projects that serve Indiana's poorest citizens.

## *Persons who are Homeless*

---

The Consolidated Plan committee also pledged to continue HOPWA and rental and emergency assistance, to use HOPWA to build new units, and to strengthen the link between HIV/AIDS care coordination and housing services. Another action item from the 1998 Update was to seek a dedicated funding source for emergency housing, which might include adding beds to existing homeless shelters and funding new shelters, especially in rural areas where such resources are lacking.

State agencies also funded a number of programs for the homeless. Major efforts included:

- Awards totaling \$2.8 million from the Indiana Housing Finance Authority to housing and community agencies throughout the state. These funds were used for the construction of 267 units of emergency shelters and transitional housing units in 10 Indiana communities.
- “Services for Homeless Children in Shelters” is a pilot program sponsored by the Family and Social Services Administration. The program will provide counseling, mentoring, and self-esteem building services directly to children in homeless shelters to mitigate the emotional and mental stress experienced by children in such situations. The goal of the program is to prevent these children from becoming homeless adults.
- An allocation of \$100,000 by the state’s Family and Social Services Administration for pilot programs of day care services in homeless shelters.

# *The Elderly*

---

## *Remaining Gaps*

Data on the living arrangements of the elderly provide some indication about the need for elderly housing and community services. In 1990, the majority (65 percent) of the state's elderly who were not living in institutions lived with families; about 33 percent of the noninstitutionalized elderly lived alone. Seven percent of the elderly lived in group homes in 1990. Surveys conducted by the American Association of Retired Persons have found that the majority of older Americans prefer to live independently, in their own homes. Assuming that the elderly in Indiana have similar preferences those surveyed, the large percentage of elderly in the state who live with families suggests that there is a shortage of affordable housing for this population.

## *Addressing the Gaps*

The housing and community needs of the elderly are likely to increase, primarily due to the state's demographics. The elderly and middle-aged were the state's fastest growing populations between 1990 and 1997. The most rapid increase in the state's older populations is expected between 2010 and 2030, as the baby boomer generation reaches age 65.

The state is taking steps to prepare for the growing needs of its elderly. Specifically, the Continuum of Care reports that the state is:

- Maximizing the CHOICE program and redirecting funds from institutional care to management and assisted living programs;
- Developing a case manager program for subsidized housing projects;
- Reducing and addressing NIMBY ("Not In My Backyard"); and
- Recognizing that senior preferences should facilitate aging-in-place.

# ***Persons who are Developmentally Disabled***

---

## ***Remaining Gaps***

Based on an estimated prevalence rate of one percent, there are about 60,000 developmentally disabled individuals in Indiana. Many of these individuals live at home with their families, although just 18 percent are under the age of 22 and most likely in school.

Conservative estimates suggest that 50 percent of adults who are developmentally disabled are in need of housing or day services. During 1998, about 10,000 of the state's developmentally disabled were served in a residential setting; 12,000 received some kind of day service. The system currently has more than 450 group homes and four state developmental centers (two are being closed), and numerous community mental health centers and state mental hospitals. Still, about 5,000 of people with developmental disabilities are on known waiting lists, and it would take an estimated \$140 million annually to serve those who are known to be in need. These figure likely underrepresents the real needs and costs, however, because it only includes those whose needs are known.

## ***Addressing the Gaps***

A task force was appointed by Governor O'Bannon in 1997 to develop a comprehensive plan for people with developmental disabilities in Indiana. The task force released the findings of its report in July 1998. Those recommendations that are housing-related included:

- Redirecting funding from congregate settings and group homes to individualized supported living arrangements;
- Redirecting funding from congregate employment and day services to individualized support settings (e.g., businesses and communities); and
- Redirecting funding streams and processes to early intervention and family supports.

## ***Persons who are Physically Disabled***

---

### ***Remaining Gaps***

Estimates of the number of physically disabled persons in Indiana are unavailable. A proxy and estimate of a subgroup of this population – persons 16 years and older with a mobility limitation – is available from the 1990 Census. Three percent of the state's population, or 169,000 persons, that were 16 years and older in 1990 had mobility limitations. The Division of Disability, Aging, and Rehabilitative Services serves the state's physically disabled population and in 1993, the Division served 30,122 clients. Because the elderly make up a significant segment of this population, the needs of the physically disabled are likely to increase with the increase in the state's elderly population.

### ***Addressing the Gaps***

Statistical data on the housing needs of the physically disabled are unavailable, but many physically disabled persons require assisted-living arrangements and nursing homes. For those with less limited mobility, adaptations to homes and apartments can accommodate their needs.

## ***Persons with Mental Illness***

---

### ***Remaining Gaps***

In 1995, it was estimated that 53,000 adults and 43,000 children and adolescents in the state suffer from mental illness. Current estimates, however, predict that there are 236,000 individuals in the state that are affected by a serious mental illness. In 1991, the state provided mental health services to 30,762 children and adolescents in community-based programs and to 151 state facilities. It is projected that 35,700 individuals will receive services from the state in the current fiscal year, representing just 15 percent of this population. Another estimate of the state's individuals with mental illness (an actuarial study) predicted the number of individuals most in need of mental health services — the poorest and least able to secure such services — to be 68,311. The greatest needs identified by this estimate was for females between 18 and 24 years old, followed by females between 35 and 44 years old.

The Continuum of Care grant application estimated that 1,626 individuals and 900 families were in need of mental health supportive services. The state has an estimated 1,335 service providers to assist individuals and 810 for families, leaving gaps of 291 and 90 service providers, respectively. And, the estimated service provider gap is greater for persons with severe mental illnesses. There are an estimated 955 persons and 360 families requiring supportive services, but just 339 and 78 service providers available, leaving gaps of 616 providers of individual services and 282 providers of family services.

### ***Addressing the Gaps***

Increasing the number of supportive services is a priority for the Continuum of Care program, especially for the seriously mentally ill.

# Persons with HIV/AIDS

---

## *Citizens' Responses*

In 1998, fifty-percent of respondents to the community survey neither agreed nor disagreed that the needs of the persons with HIV/AIDS were being well served. Such a large percentage of respondents without an opinion suggests limited knowledge about the needs of this population. However, there was a fairly significant percentage of respondents (33 percent) whom disagreed that this populations' needs were being met (14 percent "strongly" disagreed). Just 16 percent agreed that this population's needs were being met; this was the smallest percentage of respondents in agreement, of the special population groups for whom this question was asked.

## *Remaining Gaps*

As of December 1998, the total number of HIV cases ever reported in the state was 3,218 and the total number of AIDS cases was 5,377. (Data on HIV/AIDS were first collected in the mid-eighties). A total of 3,038 deaths among persons with HIV have been reported in the state. Marion County has the largest number of HIV and AIDS cases ever reported, followed by Lake, St. Joseph, and Allen Counties. All counties in the state have reported at least one case of AIDS since data were collected and all but seven counties have reported at least one case of HIV.

As of December 1995, there were 62 permanent affordable housing units statewide for people living with HIV/AIDS. These units are would house less than half of the 164 new cases of HIV/AIDS that were reported in fourth quarter 1998 alone.

The Statewide HIV/AIDS Housing Needs Assessment written by AIDServe Indiana in 1997 examined the housing needs of the state's HIV/AIDS population. The report found that:

- Between 1,684 and 2,848 units were needed to house people in Indiana living with HIV/AIDS. These needs included all types of housing assistance, ranging from transitional housing or subsidized market-rate housing to assisted living environments. The greatest number of needed housing units was in the central portion of the state; the greatest *unmet need* was in the northwest.
- The most desirable housing options for people living with HIV/AIDS were apartment buildings or similar housing units, with tenant-based or rental assistance and on-site skilled and semi-skilled care.
- The two biggest barriers to finding affordable housing for individuals with HIV/AIDS were discrimination and housing availability.

## ***Persons with HIV/AIDS***

---

The 1997 Statewide HIV/AIDS Housing Needs Assessment also found that 44 percent of HIV/AIDS service providers were serving clients with multiple diagnoses. The Continuum of Care gap analysis estimated that 355 individuals and 105 families in the state are in need of supportive and/or housing services. These individuals have similar housing needs and preferences, but require more assistance and supportive services.

### ***Addressing the Gaps***

A 1998 program year action item identified in the Consolidated Plan was to continue the HOPWA rent and emergency assistance programs for individuals who are HIV positive or living with AIDS. In 1998, the Department of Health, along with AIDServe Indiana allocated \$400,000 for such programs.

The establishment of continuum of care programs in the state should better serve populations with multiple diagnoses because of their holistic approach to care. Findings from comprehensive studies such as the Statewide HIV/AIDS Housing Needs Assessment and the state task force on developmental disabilities enable the state and housing and community service providers to better understand the prevalence of multiple diagnosis and to provide programs that fit this populations' unique needs.

# Implications

---

## ***Housing is a top issue for all special needs populations.***

- Nearly thirty percent of respondents to the community survey thought that housing-related issues – specifically, emergency shelters, affordable housing, and adequate housing – were major problems for special needs populations. In addition, participants in the regional forums identified housing of the homeless, disabled, elderly, and migrant workers as top issues in many communities.
- Although specific types of housing were not identified, many of the special needs populations mentioned in the regional forums require some type of assisted-living or transitional housing. Such needs are likely to increase with the expected growth in the state's elderly population.

## ***Gaps also remain in special needs services, especially transportation.***

- A number of participants in the regional forums mentioned a need for public transportation systems to serve the elderly and disabled. This need was more pronounced in rural areas. About one-fifth of respondents to the community survey identified lack of transportation as a major issue for special needs populations.

## ***New state programs will help fill the remaining gaps, although the full extent of needs is unknown.***

- The Continuum of Care grant will allocate \$4.4 million toward special needs programs, including transitional and permanent housing, housing placement services, and emergency shelter beds and units.
- In response to the technical assistance needs identified, especially in the Continuum of Care grant allocation process, several State agencies have collaborated to provide such training. A consortium of community development technical assistance providers has been formed to seek funding through HUD's CDTA SuperNofa to enhance statewide technical assistance. This assistance will cover applications for CDBG, CHDO, HOME, SHP and HOPWA programs.
- State agencies funded a number of programs for special needs populations in 1998. Funds were allocated to build emergency shelters and transitional housing and to provide social services and child care for homeless children.

## *Implications*

---

- A major challenge in addressing the gaps in housing and services for special needs populations is identifying the extent of these needs. For example, the number of homeless in the state is unknown, and although estimates exist, they vary widely. The lack of information about the state's special needs populations makes it difficult to fully assess and meet their needs.

# Introduction

---

The purpose of a Consolidated Plan update is not to create wholly new strategies and actions, but rather to prioritize, hone, and measure the effectiveness of strategies developed in the five-year Consolidated Plan (last prepared in 1995). As such, this update presents *some* new priority strategies and continues many of the previously identified priority strategies.

## Methodology

The Consolidated Plan Coordinating Committee attended a half-day strategic planning workshop to identify priorities for the upcoming program year. Committee members considered the state's housing and community development challenges that were identified in the community survey and regional public forums and through secondary statistical research (summarized below). In addition, the 1995 Consolidated Plan priorities and action items were reintroduced to monitor the state's progress to date and determine whether the 1995 priorities remain consistent with the updated data. Each objective was reviewed in detail.

To address the housing and community development challenges, the Consolidated Plan Coordinating Committee established several strategic priorities for the 1999 program year. As in prior years, the strategic priorities are divided into three goal areas:

- **Human Factors** – Investing in Indiana's People;
- **Physical Factors** – Investing in Indiana's Communities; and
- **Efficiency Factors** – Investing More Wisely.

A variety of strategies were established for each of the above factors in 1995 and 1998. In 1999, these strategies were revisited by asking the following questions:

- Is there a need for the action item identified in the forums, surveys, and secondary data?
- If so, what programs or activities are currently in place to serve these needs?
- Where are the remaining gaps?
- How should the gaps be addressed and through what funding source?

The resulting 1999 program year strategic plan and action items are detailed in following sections.

# ***Housing Community Development Needs***

---

## ***Summary Findings***

Sections II-V of the 1999 Update present findings from the community survey, regional public forums, and secondary statistical research. In sum, these data showed the following trends and implications:

- Availability of good-paying jobs and job training were the highest community needs identified by citizens. As the state's economy continues to become more service oriented and less manufacturing based, these needs are likely to increase.
- Lack of affordable housing is a major concern for a large percentage of citizens. Similarly, cost of housing is the greatest barrier to housing choice. Furthermore, the housing model predicts that between 1998 and 2003:
  - Nineteen percent (15,623) of new households that demand homeownership will require a subsidy. An additional 17 percent (14,447) will not have high enough incomes to achieve ownership and will become renters.
  - Nearly 50 percent of new households (12,960) who are renters (voluntary and involuntary) will require subsidization.
  - Demand for affordable housing and assisted living is likely to increase in both the short and long term with the projected growth in elderly and minority populations – groups that generally have lower incomes and the greatest need for subsidized housing.
- A majority of respondents to the community survey felt that issues related to special needs populations were major problems. Need for emergency shelters was the highest rated issue, followed by affordable housing. Special needs issues received higher rankings in rural areas than in urban areas; many citizens in rural areas mentioned services for the elderly and migrant workers as specific concerns.

## ***Housing Community Development Needs***

---

- A number of secondary community development and housing needs were identified in the community surveys and public forums, including the need for additional recreation programs for youth, elderly, and families, and lack of transportation to and from work.
- In general, the community development and housing challenges described above exist in both rural and urban counties throughout the state. However, counties in and surrounding the Indianapolis MSA tend to have higher incomes, lower unemployment rates, a lower percentage of elderly, and thus may be better positioned to manage these challenges, at least in the short term.

## 1999 Strategic Priorities and Action Items

---

The following table provides the 1999 program year funding levels for each program. These resources will be allocated to address the identified housing and community development strategies and actions. (Please see Appendix G for methods of distribution for each program.)

**Exhibit VI-1.  
1999 Consolidated  
Plan Funding,  
by Program and  
State Agency**

Source:  
State of Indiana, 1999.

Agency	Allocation
Indiana Department of Commerce (CDBG)	\$36,368,000
Indiana Housing Finance Authority (HOME)	\$13,725,000
Indiana State Department of Health (HOPWA)	\$636,000
Indiana Family and Social Services Administration (ESG)	<u>\$1,739,000</u>
<b>Total Funding</b>	<b>\$52,468,000</b>

Each of the priorities identified, as well as the intended actions, are discussed in turn below. The action items for the upcoming program year are characterized by italicized text.

### **Human Factors**

The human factors category contains the following *new* strategic priority:

- Enhance and improve the Continuum of Care application by more fully integrating the process with the Consolidated Plan.

The *continuing* human factors priorities are listed below.

- Continue mortgage revenue bond and mortgage certificate programs.
- Continue the downpayment assistance program.
- Continue job training funding.
- Continue a collaborative approach to employment and job training.
- Continue HOPWA rent and emergency assistance.

The *new* strategies and actions are presented first.

## 1999 Strategic Priorities and Action Items

---

**Continuum of care.** In 1999, the state applied for and was granted \$4.4 million for continuum of care services for people who are homeless. A continuum of care identifies and links needed services for persons who are homeless in an effort to eventually move people to independent living. For example, an emergency shelter could provide more than meals and a place to sleep; the shelter could also promote self-sufficiency by providing education and employment services. Other examples of supportive services a continuum of care might provide entail include shelters, transitional housing, day care and job training.

The Continuum of Care application process involves a needs analysis that requires estimating special needs populations and the services available to them and identifying service gaps. These data and the needs analysis compliment the Consolidated Plan planning process and provide citizens, local governments, and organizations with useful information about the state's special needs groups.

**1999 Program Year Action Item:** The Coordinating Committee will continue to work toward establishing a statewide continuum of care for persons who are homeless. In addition, the Coordinating Committee recognizes the synergy between the Continuum of Care and Consolidated Plan processes and will work to more fully integrate the two. The Committee also recognizes the usefulness of the Continuum of Care data and analysis to citizens, local governments, and special needs groups and will work to enhance the utility of the application process and results.

The following human factor priority areas are the *continuing* strategies from the 1995 and 1998 Consolidated Plans.

**Continue the mortgage revenue bond and mortgage credit certificate programs.** These programs, which utilize federal tax exemptions as an approach to reaching lower income homebuyers, have allowed many households who could not qualify for conventional financing to own a home. Respondents to the community surveys and participants in the regional forums expressed a strong need for such programs.

**Continue the downpayment assistance program.** First time homebuyers are the primary beneficiaries of this much needed program that provides downpayment assistance of up to 10 percent of the home purchase price in the form of a zero percent forgivable second mortgage. The housing market analysis in Section IV showed that such a program will be needed during the next five years to meet new household demands for homeownership. IHFA, in partnership with Fannie Mae, initiated a similar program in 1999 that allows first time homebuyers to obtain mortgages with as little as one percent down.

## 1999 Strategic Priorities and Action Items

---

**Continue job training funding.** The lack of a skilled workforce is one of the largest barriers to economic development across the state. Many survey respondents and forum participants are concerned with the extent of job training required to encourage the business development in the state. The Indiana Department of Commerce's CDBG program earmarks funds available for job training for low income individuals as part of the Community Economic Development Fund.

**Continue a collaborative approach to job training and employment.** As noted in the 1995 Consolidated Plan, to ensure collaboration and prevent duplicative expenditures this effort will encompass the Indiana Department of Workforce Development and Vocational Rehabilitation Services.

**Continue HOPWA rent and emergency assistance.** Indiana State Department of Health (ISDH) and AIDServe Indiana, Inc. have used these funds for rent assistance, emergency lodging assistance, and supportive services for individuals with HIV/AIDS. The need for this assistance is evidenced by the data contained in the Section V, Special Needs and the gap analysis in the Continuum of Care application (referenced in Section V).

### ***Physical Factors***

This category of strategic priorities focuses on investments in Indiana's communities. The strategic planning workshop identified the following two *new* strategic priorities:

- Explore the feasibility of establishing a semi-autonomous grant-seeking not for profit (NFP); and
- Actively engage the Indiana Department of Transportation in the Consolidated Plan planning process.

The *continuing* physical factors priorities are listed below.

- Maintain an inventory of expiring use properties.
- Continue to use HOME funds and CDBG for owner-occupied and rental units rehabilitation.
- Continue neighborhood revitalization efforts.
- Continue coordination with Environmental Infrastructure Working Group.
- Continue to use the Low Income Housing Tax Credit program to increase the supply of affordable rentals.

## 1999 Strategic Priorities and Action Items

---

- Encourage the use of LIHTCs to develop assisted living facilities.
- Continue to use HOME and CDBG funds to promote transitional units.
- Continue to use HOPWA funds to build new units.

The *new* strategies and actions are presented first.

**Explore the feasibility of a grant capturing NFP.** A 1998 action item was to seek a dedicated funding source for emergency housing. The impetus for this action item was the widespread need identified in the 1998 Plan, coupled with the limited resources available to fund emergency housing operations. The Coordinating Committee recognizes that the gap between needs and available resources is prevalent in other housing and community development areas. Therefore, the proposed NFP would seek funds from all potential housing and community development grants and other non-Federal sources of revenue.

**1999 Program Year Action Item:** The Coordinating Committee will explore the feasibility of creating a semi-autonomous grant-seeking NFP. Committee members will work collaboratively to identify the benefits and costs of such an organization and consider the potential organization's structure, responsibilities, and goals.

**Institutionalize involvement of the Indiana Department of Transportation with the consolidated planning process.** Survey results suggest, and public forums results confirm, that the State of Indiana has many unmet transportation needs. Transportation was a top issue in six of the regional public forums and was frequently mentioned as a major concern in the community survey. The transportation problems mentioned in the regional forums include poor street, road and bridge conditions; lack of public transportation for special needs populations and in rural areas; inadequate access to major thoroughfares; and congestion.

Street, road and bridge repair is not an eligible activity under any of the four HUD funding programs. Thus, though this need has been identified, the Coordinating Committee is limited in its ability to respond to the problem. Transportation issues fall under the jurisdiction of the Indiana Department of Transportation (INDOT). As such, there is an opportunity to bring INDOT into the consolidated planning process. The benefits of this strategy are two-fold. First, institutionalizing the involvement of INDOT with the Coordinating Committee fosters further interagency cooperation, allows for a collaborative approach to the problem, and makes better, more efficient use of state resources. Secondly, some of the transportation issues concerning Indiana residents could be resolved, not simply acknowledged.

## ***1999 Strategic Priorities and Action Items***

---

**1999 Program Year Action Item:** The Coordinating Committee will seek to involve the Indiana Department of Transportation (INDOT) with the consolidated planning process. To more actively engage INDOT, the Coordinating Committee will work to 1) outline specific transportation goals and ask for INDOT's assistance in solving these items; and 2) define specific issues on which the Coordinating Committee and INDOT can work together.

The following are the continuing physical factors first identified in the 1995 Consolidated Plan.

**Continue to inventory expiring use properties.** The loss of properties that are currently in expiring use contracts, especially in an already tight rental market, will undoubtedly make the housing supply shortage more immediate. In January 1999, IHFA was selected to be the Participating Administrative Entity (PAE) for all expiring use properties in the state of Indiana. (The City of Indianapolis was also selected to be a PAE and will be responsible for properties within city limits). IHFA has analyzed HUD's database of expiring use properties and begun meeting with property owners. IHFA and the City are hard at work to find ways to encourage owners to stay in the HUD programs. IHFA is also examining other programs and creative financing tools that will help preserve these properties as affordable housing.

**Continue to use HOME and CDBG for owner-occupied and rental rehabilitation.** Rehabilitation and preservation is important to the state's housing market. In addition to the HOME and CDBG programs, in 1999 IHFA is planning to test market a program that offers home improvement loans at below market rates. IHFA does not anticipate that the program will be funded through CDBG or HOME programs, however, it will complement current rehabilitation and preservation programs.

**Continue neighborhood revitalization.** The Committee has deemed it important to continue to include neighborhood revitalization in the form of code enforcement, neighborhood service centers, community buildings and street/sidewalk improvements as CDBG activities. As in past years, the single largest portion of Indiana's CDBG funds received in 1999 will be allocated to the Community Focus Fund, which accepts neighborhood revitalization grant applications.

**Continue coordination with the Environmental Infrastructure Working Group (EIWG).** The Committee will continue to include infrastructure such as water, sewer and drainage as CDBG activities. The Community Focus Fund, which receives the largest CDBG allocation, accepts physical infrastructure grant applications.

## 1999 Strategic Priorities and Action Items

---

**Continue utilization of the Low Income Housing Tax Credit program (LIHTC).** This program has been effective in increasing the supply of units for low and moderate income households. Additionally, it may be coupled with a multi-family bond initiative or HOME funds.

**Encourage use of LIHTCs to develop assisted living facilities.** The predicted growth in the elderly population is likely to increase the need for affordable housing and assisted-living facilities. The Committee will continue to promote the use of LIHTC in development of affordable elderly/assisted living facilities.

**Continue to use HOME and CDBG funds to promote transitional units.** As in past year, IHFA has allocated a portion of its allocation to the "Housing from Shelters to Homeownership" program for transitional units in 1999.

**Continue to use HOPWA funds to build new units.** Housing for persons with HIV/AIDS is a critical need as evidenced by survey results. Among the eligible activities under the HOPWA program includes new construction. As in past years, ISDH has allocated a portion of its allocation to fund the construction of new units.

### *Efficiency*

The general objective of the efficiency category is to find ways to achieve economies of scale in state housing and community development efforts. Given the uncertain future of HUD funding levels, this strategy is a prudent one. The following are the *new* efficiency strategies for the current program year:

- Increase the media profile of the Consolidated Plan by holding larger regional and public forums with presentations by state agency representatives;
- Develop a tri-fold "marketing" brochure that explains the four HUD funded programs and summarizes application procedures; and
- Reschedule the regional forum meeting times to increase public participation and diversity.

The *continuing* efficiency factors are listed below.

- Develop an annual Consolidated Plan brochure.
- Develop and maintain a consolidated database.
- Ensure diversity in citizen participation.

## 1999 Strategic Priorities and Action Items

---

- Continue to monitor performance with respect to housing and community development actions.
- Continue to provide incentives for MBE utilization on CFF projects.
- Continue to track utilization of MBEs on CDBG, HOME, ESG and HOPWA construction projects.

The *new* strategies and actions are presented first.

**Increase the Consolidated Plan media profile and include agency presentations at the regional forums.** In past years, media attendance at the regional forums has been fair to good. An increased media profile, coupled with formal presentations at each regional forum, would enhance public understanding about the HUD-funded programs and the Consolidated Plan planning process. The presentations would be given by agency representatives and would include a brief description of each agency and their goals, a discussion of the HUD-funded program administered by the agency, and an overview of grants available and a summary of the application process.

**1999 Program Year Action Item:** The Committee will include presentations at each regional forum about the four HUD funded programs, the state agencies that receive HUD funding, and the application process to obtain grants. In addition, the Committee will work to increase the media coverage at the regional forums.

**Develop a tri-fold marketing brochure about the HUD-funded programs.** To complement the agency presentations at the regional forums, a tri-fold marketing brochure would be developed to explain the HUD-funded programs. The brochure would serve two purposes: it would increase public understanding about the grants and the purpose of the Consolidated Plan and it would inform local governments and organizations about available funding.

**1999 Program Year Action Item:** The Coordinating Committee developed a brochure in 1998 that was used to publicize the 1999 regional forums and explain the Consolidated Planning process. A 1999 action item is to develop a complimentary brochure that gives specific information about the four HUD-funded programs. Information in this brochure would include program descriptions and goals, types of activities for which funding can be used, and information on the state agencies that administer the programs.

**Reschedule the regional forums to increase public participation and enhance diversity.** In past years, the regional forums have been scheduled during the late morning or early afternoon hours. These times may be convenient to service providers and local government representatives; however, citizens may have difficulty leaving

## 1999 Strategic Priorities and Action Items

---

work to attend the forums. The Coordinating Committee believes that rescheduling the forum times to the early evening will increase participation. Another concern regarding the public participation process is the lack of diversity, with respect to race and ethnicity, among forum participants. This was also an action item in 1998. Rescheduling the regional forums to after work should also help to increase diversity. The Coordinating Committee will continue to refine the recruiting process.

**1999 Program Year Action Item:** The Coordinating Committee will reschedule the regional forums from late morning and early afternoon to early evening and continue to hold one public comment meeting during early evening hours.

Below are discussions of the *continued* efficiency factors strategies.

**Continue the Consolidated Plan brochure announcing the regional forums.** The Committee will continue producing the Consolidated Plan brochure that was initiated in 1998. The brochure contains the dates, times, and locations of the regional forums and briefly summarizes the Consolidated Plan purpose and goals. The intent of the brochure is to make citizens aware of the planning process and to provide points of contact for questions. Moreover, the brochure encourages interested persons to call and request either the executive summary or the entire Consolidated Plan document.

**Continue to maintain a consolidated database.** A constituent database for the mail survey was developed in 1998. This database replaced the four separate lists provided by each agency represented on the Committee. The intent of the list was to minimize duplication of mailings and make the process more efficient. This list will continue to be maintained and updated regularly.

**Continue to monitor action items performance.** The Consolidated Plan Coordinating Committee will evaluate the effectiveness of this updated plan based on newly selected performance measures. The Committee will hold bimonthly roundtable meetings to discuss the progress in the strategic priority areas.

**Provide incentives for MBE utilization on CFF projects.** Potential CFF grantees may have their match requirement reduced from 10 percent to five percent if their MBE utilization exceeds a certain level.

**Track utilization of MBEs on CDBG, HOME, ESG and HOPWA construction projects.** The first step to designing programs that can boost future MBE utilization is often keeping good track of current utilization. Both IDOC and IFHA will continue to track MBE utilization as a part of its current grant monitoring process.

# ***1999 Strategic Priorities and Action Items***

---

## ***Strategies and Resources Matrix***

Pursuant to Section 90.320 (b) of the Consolidated Plan regulations, Exhibit VI-4 on the following page integrates the state's Consolidated Plan resources with the action items for the current program year. The strategy-resource linkages for the continuing strategies were presented in the 1995 Consolidated Plan.

HUD regulations also require the state to enumerate the expected number of households and persons to be served with Consolidated Plan funds. The 1995 Consolidated Plan reintroduced estimates of persons and households to be served first introduced in the 1994 CHAS (see Exhibit VIII-6 in 1995 Consolidated Plan). New estimates of expected number of households served were developed using the 1994 CHAS numbers as a baseline. The baseline figures were increased in proportion to the increase in Consolidated Plan funding over the 1998 funding level (2.8 percent). Those estimates are shown in Exhibit VI-5.

# 1999 Strategic Priorities and Action Items

---

**Exhibit VI-4.**  
**Strategy and Resources Matrix**

1999 Program Year Action Items	Consolidated Plan Programs			
	CDBG	ESG	HOME	HOPWA
<b>Human Factors</b>				
Enhance the Continuum of Care	X	X	X	X
<b>Physical Factors</b>				
Consider the establishment of a grant-seeking NFP	X	X	X	X
Engage INDOT in Consolidated Plan process	X	X	X	X
<b>Efficiency Factors</b>				
Increase media and incorporate presentations into forums	X	X	X	X
Reschedule regional forums to enhance participation	X	X	X	X
Develop a brochure describing programs	X	X	X	X

Source: BBC Research & Consulting and The Keys Group, from the Consolidated Plan Coordinating Committee.

## 1999 Strategic Priorities and Action Items

---

**Exhibit VI-5.**  
**Expected Number of Persons To Be Assisted With Housing Needs**

Income Groups	Renters	Owners	Homeless	Other Special Needs	Total
Very Low Income (0 to 30% of MFI)	2,854	193	13,068	75	16,190
Very Low Income (31% to 50% of MFI)	2,715	1,115	0	75	3,905
Other Low Income (51% to 80% of MFI)	<u>4,034</u>	<u>3,766</u>	<u>0</u>	<u>0</u>	<u>7,800</u>
<b>Total Low Income</b>	9,603	5,074	13,068	150	27,895

Note: In each case the total number of persons served is increased by 2.8 percent to reflect the total increase in Consolidated Plan funding over 1998 funding levels.

Source: BBC Research & Consulting

## ***1999 Strategic Priorities and Action Items***

---

It is important to note that the baseline estimates are speculative and largely dependent on historical program volumes. Enumerating the expected number of households to be served is difficult for many reasons. Some principal reasons are presented below.

- The demand for certain programs varies with general macroeconomic conditions. For example, the number of persons needing job training is likely to be greater in an economic downturn when unemployment is high.
- The volume of grant applications is variable from year to year. The number of applications for grant funding are also likely to vary with the business cycle.
- Much of Indiana's strategy and action plan is based on empowering and enabling third parties. Thus, it is difficult to measure the impact of the programs without the benefit of being the direct service provider.

## ***Action Plan Summary***

---

The following is a summary of the 1999 Program Year housing and community development action plan.

- The Coordinating Committee will continue to work toward establishing a statewide continuum of care for persons who are homeless. In addition, the Coordinating Committee recognizes the synergy between the Continuum of Care and Consolidated Plan processes and will work to more fully integrate the two.
- The Coordinating Committee will explore the feasibility of creating a semi-autonomous grant-seeking NFP. Committee members will work collaboratively to identify the benefits and costs of such an organization and consider the potential organization's structure, responsibilities, and goals.
- The Coordinating Committee will seek to involve the Indiana Department of Transportation (INDOT) with the Consolidated Plan planning process by 1) outlining specific transportation goals and ask for INDOT's assistance in solving these items; and 2) defining specific issues on which the Coordinating Committee and INDOT can work together.
- The Committee will include presentations at each regional forum about the four HUD funded programs, the state agencies that receive HUD funding, and the application process to obtain grants. In addition, the Committee will work to increase the media coverage at the regional forums.
- The Coordinating Committee will develop a tri-fold brochure that describes the HUD-funded program description and goals, types of activities for which funding can be used, and information on the state agencies that administer the programs.
- The Coordinating Committee will reschedule the regional forums from late morning and early afternoon to early evening to increase public participation and enhance diversity.

## ***Action Plan Summary***

---

“The Coordinating Committee received several public comments about the 1999 Consolidated Plan Update. A summary of the oral comments from the public hearings and the written comment received are attached in Appendix E. As a response to these comments, the Committee amended its 1999 program year strategies and actions to include the following:

- Consider establishing a statewide consumer advisory board, modeled after the Indiana Statewide HIV Consumer Advisory Board Program and staffed by volunteers who have received services from one of the four HUD programs. This board would increase citizen participation in the consolidated planning process (especially for special needs groups), provide a vehicle for evaluating the HUD programs and distribution systems, and help to publicize the availability of the funds.
- In conjunction with exploring the feasibility of a grant-seeking NFP, the committee will research the programs suggested by citizens in the public hearings and determine if they would be a valuable integration to the services currently provided by state agencies.
- Enhance the participation of special needs populations in the planning process by scheduling forums in areas with high populations of migrant farm workers; publicizing the consolidated plan in assisted-living facilities; providing future community surveys in Spanish; and increasing the involvement of community organizations that assist such populations.”

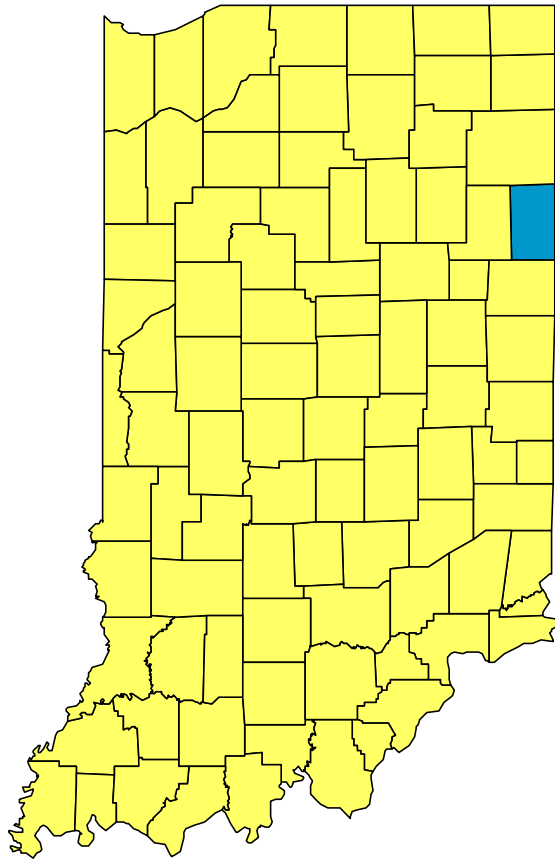
## ***Appendix A: County Data Book***

---

The data for the County Data Sheets were compiled from the following sources:

- Population figures, including population by age and persons per household, are from PCensus-USA Commercial Demographic Software, Version 4.05.
- Median and average household income are from PCensus-USA Commercial Demographic Software, Version 4.05.
- The share of housing units older than 40 years is from the 1990 Census.
- Vacancy rates (1997) are from the U.S. Department of Housing and Urban Development, Community 2020 software, version 2.0.
- Single and multifamily permits are from the Indiana Business Research Center at Indiana University and the U.S. Bureau of the Census.
- Expiring Use properties are from the U.S. Department of Housing and Urban Development, 1998.
- The distribution of employment by industry sector is from U.S. Bureau of Economic Analysis, Regional Economic Information System, 1998.
- The unemployment rate is from the Indiana State Department of Workforce Development.

# Adams County



## Socioeconomic Data

### 1990 Census

Population	31,095
Rate of Change per year from 1980 to 1990	0.50%
Number of Households	10,470
Rate of Change per year from 1980 to 1990	0.90%
Persons per Household	2.92
Average Household Income	\$34,051
Median Household Income	\$28,792
No. of Low Moderate Income Households (% total)	452 (4.32%)

### 1998 Estimated

Population	32,991
Rate of Change per year from 1990 to 1998	0.76%
Age Distribution	
65 years plus (% total)	4,433 (13.44%)
85 years plus (% total)	712 (2.16%)
Number of Households	11,124
Rate of Change per year from 1990 to 1998	1.20%
Persons per Household	2.92
Average Household Income	\$49,236
Median Household Income	\$38,867
Change from 1990 to 1998	\$10,075
No. of Low Moderate Income Households (% total)	1,602 (14.40%)
Change from 1990 to 1998	-718

### 2003 Projected

Population	34,189
Rate of Change per year from 1998 to 2003	0.70%
Number of Households	11,563
Rate of Change per year from 1998 to 2003	0.80%
Persons per Household	2.92
Average Household Income	\$60,662
Median Household Income	\$45,219
Change from 1998 to 2003	\$6,352
No. of Low Moderate Income Households (% total)	1,439 (12.44%)
Change from 1998 to 2003	-163

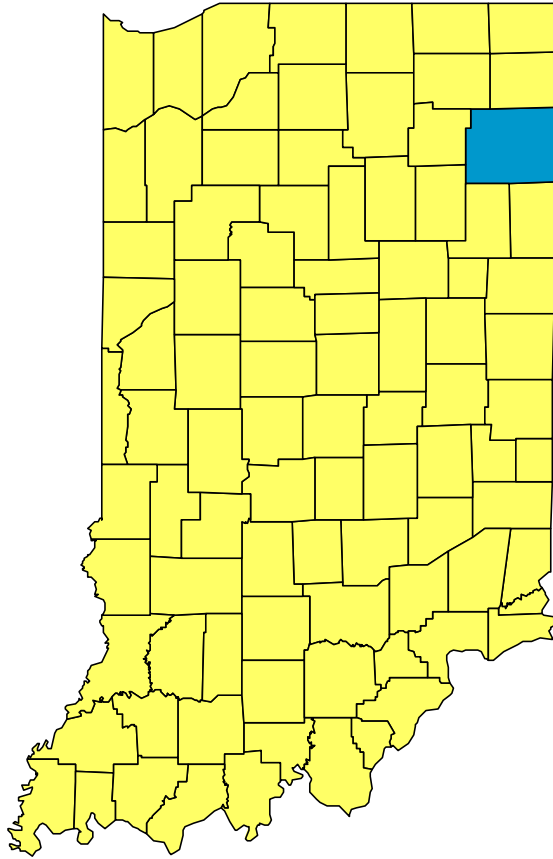
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	216	1.10%
Government	1,941	9.90%
Manufacturing	6,545	33.40%
Retail	3,440	17.60%
Services	3,160	16.10%
Other	4,282	21.90%
Unemployment (Dec 1998)		2.30%

## Housing Market Data

Housing Stock Built Pre-1979	85.0%
Vacancy Rate	4.40%
1997 Number of Single Family Building Permits	107
Average Value	\$103,748
1997 Number of Multi-Family Building Permits	10
Average Value	\$89,600
New Permits as Percent of Total Housing Stock	0.99%
Number of HUD Expiring Use Properties	162

# Allen County



## Socioeconomic Data

### 1990 Census

Population	300,836
Rate of Change per year from 1980 to 1990	0.20%
Number of Households	113,333
Rate of Change per year from 1980 to 1990	0.90%
Persons per Household	2.61
Average Household Income	\$38,517
Median Household Income	\$31,835
No. of Low Moderate Income Households (% total)	4,284 (3.78%)

### 1998 Estimated

Population	312,014
Rate of Change per year from 1990 to 1998	0.46%
Age Distribution	
65 years plus (% total)	38,615 (12.38%)
85 years plus (% total)	5,095 (1.63%)
Number of Households	119,423
Rate of Change per year from 1990 to 1998	1.10%
Persons per Household	2.57
Average Household Income	\$55,043
Median Household Income	\$43,128
Change from 1990 to 1998	\$11,293
No. of Low Moderate Income Households (% total)	16,036 (13.43%)
Change from 1990 to 1998	-5,474

### 2003 Projected

Population	318,836
Rate of Change per year from 1998 to 2003	0.40%
Number of Households	123,350
Rate of Change per year from 1998 to 2003	0.70%
Persons per Household	2.55
Average Household Income	\$67,601
Median Household Income	\$49,662
Change from 1998 to 2003	\$6,534
No. of Low Moderate Income Households (% total)	14,330 (9.03%)
Change from 1998 to 2003	-1,706

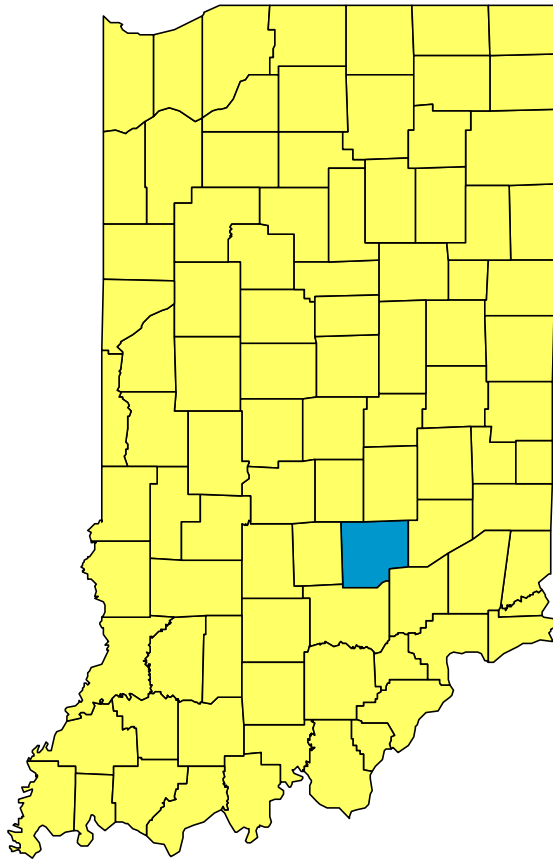
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	1,749	0.80%
Government	18,532	8.40%
Manufacturing	40,668	18.40%
Retail	39,676	18.00%
Services	61,860	28.00%
Other	45,576	26.40%
Unemployment (Dec 1998)		2.90%

## Housing Market Data

Housing Stock Built Pre-1979	84.0%
Vacancy Rate	8.46%
1997 Number of Single Family Building Permits	1,481
Average Value	\$149,238
1997 Number of Multi-Family Building Permits	492
Average Value	\$38,882
New Permits as Percent of Total Housing Stock	1.46%
Number of HUD Expiring Use Properties	1,563

# Bartholomew County



## Socioeconomic Data

### 1990 Census

Population	63,657
Rate of Change per year from 1980 to 1990	-0.20%
Number of Households	24,192
Rate of Change per year from 1980 to 1990	0.60%
Persons per Household	2.60
Average Household Income	\$37,119
Median Household Income	\$30,971
No. of Low Moderate Income Households (% total)	1,047 (4.33%)

### 1998 Estimated

Population	69,425
Rate of Change per year from 1990 to 1998	1.13%
Age Distribution	
65 years plus (% total)	9,040 (13.02%)
85 years plus (% total)	1,108 (1.60%)
Number of Households	27,428
Rate of Change per year from 1990 to 1998	2.70%
Persons per Household	2.50
Average Household Income	\$55,249
Median Household Income	\$43,409
Change from 1990 to 1998	\$12,438
No. of Low Moderate Income Households (% total)	3,756 (13.69%)
Change from 1990 to 1998	-1,249

### 2003 Projected

Population	73,576
Rate of Change per year from 1998 to 2003	0.90%
Number of Households	29,342
Rate of Change per year from 1998 to 2003	1.40%
Persons per Household	2.45
Average Household Income	\$70,190
Median Household Income	\$51,726
Change from 1998 to 2003	\$8,317
No. of Low Moderate Income Households (% total)	3,315 (11.30%)
Change from 1998 to 2003	-441

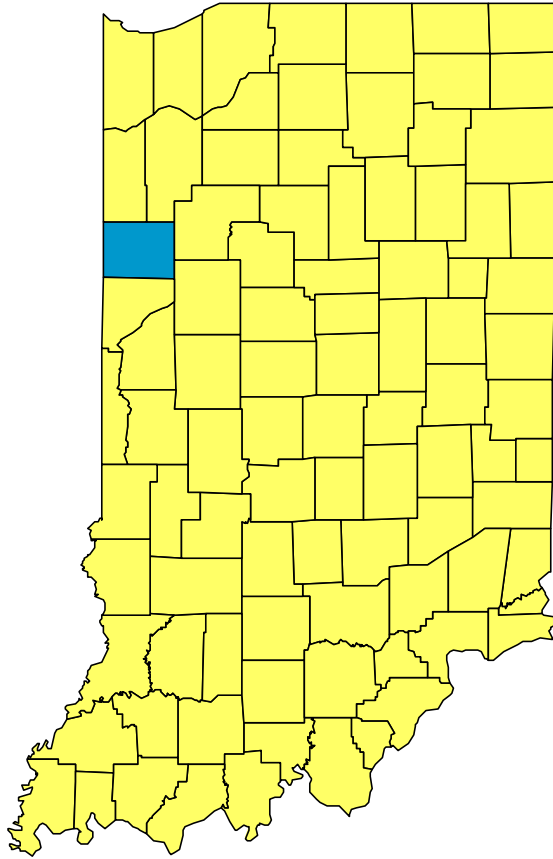
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	238	0.50%
Government	5,167	10.30%
Manufacturing	17,202	34.10%
Retail	8,143	16.20%
Services	10,207	20.30%
Other	9,423	18.60%
Unemployment (Dec 1998)		2.30%

## Housing Market Data

Housing Stock Built Pre-1979	86.0%
Vacancy Rate	5.13%
1997 Number of Single Family Building Permits	376
Average Value	\$125,330
1997 Number of Multi-Family Building Permits	236
Average Value	\$39,059
New Permits as Percent of Total Housing Stock	2.15%
Number of HUD Expiring Use Properties	230

# Benton County



## Socioeconomic Data

### 1990 Census

Population	9,441
Rate of Change per year from 1980 to 1990	-0.80%
Number of Households	3,524
Rate of Change per year from 1980 to 1990	-0.40%
Persons per Household	2.65
Average Household Income	\$32,241
Median Household Income	\$26,860
No. of Low Moderate Income Households (% total)	159 (4.51%)

### 1998 Estimated

Population	9,676
Rate of Change per year from 1990 to 1998	0.31%
Age Distribution	
65 years plus (% total)	1,680 (17.36%)
85 years plus (% total)	254 (2.63%)
Number of Households	3,624
Rate of Change per year from 1990 to 1998	0.60%
Persons per Household	2.64
Average Household Income	\$38,869
Median Household Income	\$30,174
Change from 1990 to 1998	\$3,314
No. of Low Moderate Income Households (% total)	792 (21.85%)
Change from 1990 to 1998	-.49

### 2003 Projected

Population	9,751
Rate of Change per year from 1998 to 2003	0.20%
Number of Households	3,667
Rate of Change per year from 1998 to 2003	0.20%
Persons per Household	2.63
Average Household Income	\$43,518
Median Household Income	\$31,199
Change from 1998 to 2003	\$1,025
No. of Low Moderate Income Households (% total)	772 (21.05%)
Change from 1998 to 2003	-.20

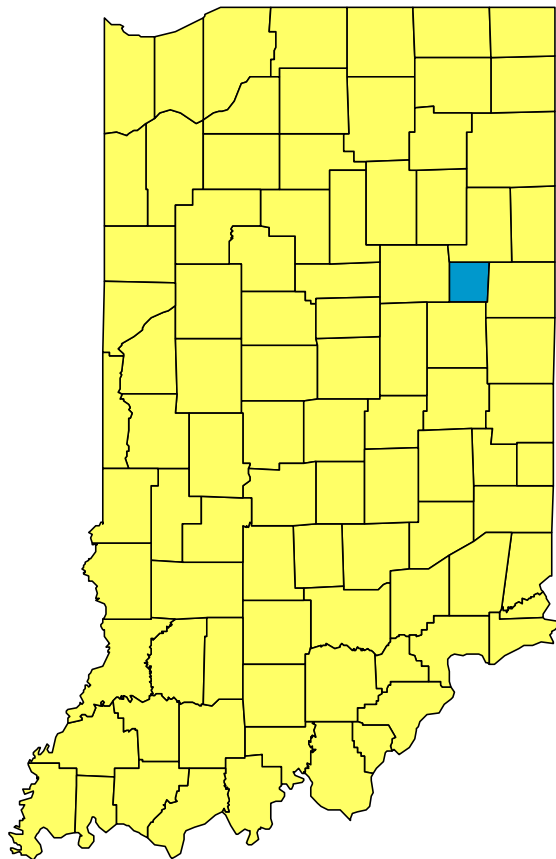
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	69	1.60%
Government	647	14.80%
Manufacturing	614	14.10%
Retail	621	14.20%
Services	920	21.10%
Other	1,489	34.20%
Unemployment (Dec 1998)		3.20%

## Housing Market Data

Housing Stock Built Pre-1979	94.0%
Vacancy Rate	8.77%
1997 Number of Single Family Building Permits	23
Average Value	\$52,565
1997 Number of Multi-Family Building Permits	4
Average Value	\$60,000
New Permits as Percent of Total Housing Stock	0.68%
Number of HUD Expiring Use Properties	0

# Blackford County



## Socioeconomic Data

### 1990 Census

Population	14,067
Rate of Change per year from 1980 to 1990	-1.00%
Number of Households	5,436
Rate of Change per year from 1980 to 1990	-0.30%
Persons per Household	2.56
Average Household Income	\$28,870
Median Household Income	\$25,523
No. of Low Moderate Income Households (% total)	349 (6.42%)

### 1998 Estimated

Population	14,129
Rate of Change per year from 1990 to 1998	0.06%
Age Distribution	
65 years plus (% total)	2,266 (16.04%)
85 years plus (% total)	322 (2.28%)
Number of Households	5,603
Rate of Change per year from 1990 to 1998	0.60%
Persons per Household	2.50
Average Household Income	\$36,037
Median Household Income	\$30,291
Change from 1990 to 1998	\$4,768
No. of Low Moderate Income Households (% total)	1,259 (22.47%)
Change from 1990 to 1998	-166

### 2003 Projected

Population	14,130
Rate of Change per year from 1998 to 2003	0.00%
Number of Households	5,696
Rate of Change per year from 1998 to 2003	0.30%
Persons per Household	2.46
Average Household Income	\$40,731
Median Household Income	\$31,696
Change from 1998 to 2003	\$1,406
No. of Low Moderate Income Households (% total)	1,186 (20.82%)
Change from 1998 to 2003	-73

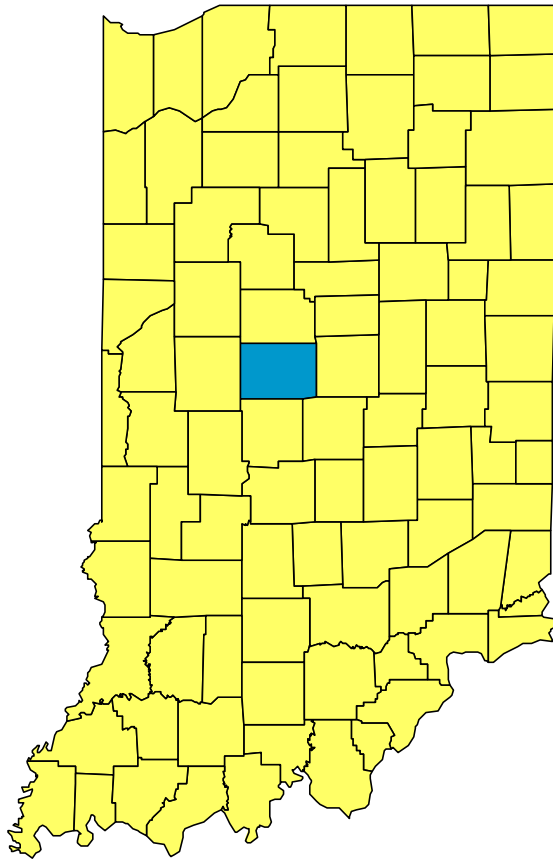
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	47	0.80%
Government	833	13.90%
Manufacturing	1,986	33.20%
Retail	967	16.20%
Services	1,059	17.70%
Other	1095	18.20%
Unemployment (Dec 1998)		4.00%

## Housing Market Data

Housing Stock Built Pre-1979	92.00%
Vacancy Rate	7.73%
1997 Number of Single Family Building Permits	30
Average Value	\$71,600
1997 Number of Multi-Family Building Permits	2
Average Value	\$54,000
New Permits as Percent of Total Housing Stock	0.52%
Number of HUD Expiring Use Properties	130

# Boone County



## Socioeconomic Data

### 1990 Census

Population	38,147
Rate of Change per year from 1980 to 1990	0.50%
Number of Households	13,922
Rate of Change per year from 1980 to 1990	1.00%
Persons per Household	2.69
Average Household Income	\$45,034
Median Household Income	\$34,652
No. of Low Moderate Income Households (% total)	537 (3.86%)

### 1998 Estimated

Population	43,543
Rate of Change per year from 1990 to 1998	1.77%
Age Distribution	
65 years plus (% total)	5,837 (13.41%)
85 years plus (% total)	939 (2.16%)
Number of Households	16,055
Rate of Change per year from 1990 to 1998	3.10%
Persons per Household	2.67
Average Household Income	\$71,455
Median Household Income	\$52,707
Change from 1990 to 1998	\$18,055
No. of Low Moderate Income Households (% total)	1,871 (11.65%)
Change from 1990 to 1998	-722

### 2003 Projected

Population	46,328
Rate of Change per year from 1998 to 2003	1.30%
Number of Households	17,193
Rate of Change per year from 1998 to 2003	1.40%
Persons per Household	2.66
Average Household Income	\$93,637
Median Household Income	\$64,469
Change from 1998 to 2003	\$11,762
No. of Low Moderate Income Households (% total)	1,552 (9.03%)
Change from 1998 to 2003	-319

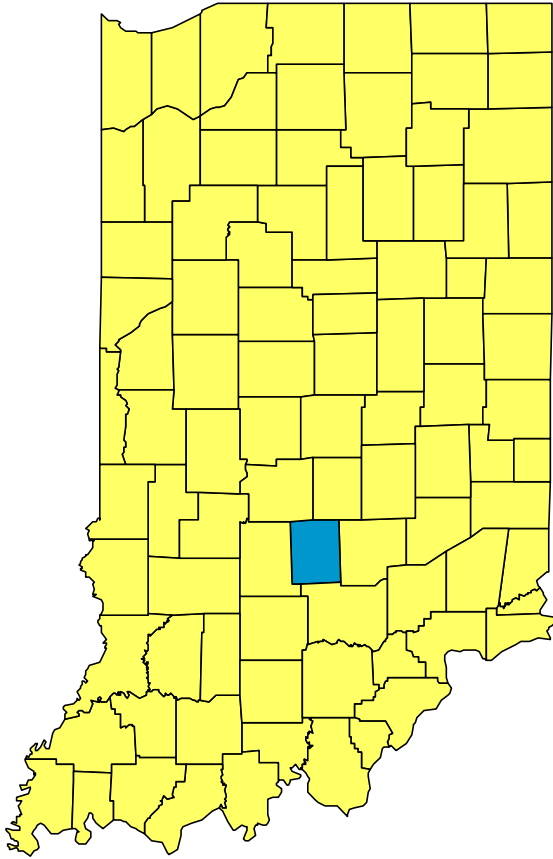
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	833	13.9%
Manufacturing	2,074	10.80%
Retail	3,583	18.70%
Services	5,072	26.40%
Other	7,624	30.2%
Unemployment (Dec 1998)		1.70%

## Housing Market Data

Housing Stock Built Pre-1979	85.00%
Vacancy Rate	4.27%
1997 Number of Single Family Building Permits	371
Average Value	\$229,763
1997 Number of Multi-Family Building Permits	116
Average Value	\$34,526
New Permits as Percent of Total Housing Stock	2.86%
Number of HUD Expiring Use Properties	116

## Brown County



### Socioeconomic Data

#### 1990 Census

Population	14,080
Rate of Change per year from 1980 to 1990	1.40%
Number of Households	5,370
Rate of Change per year from 1980 to 1990	2.10%
Persons per Household	2.61
Average Household Income	\$34,090
Median Household Income	\$29,425
No. of Low Moderate Income Households (% total)	202 (3.76%)

#### 1998 Estimated

Population	15,782
Rate of Change per year from 1990 to 1998	1.51%
Age Distribution	
65 years plus (% total)	2,267 (14.36%)
85 years plus (% total)	267 (1.69%)
Number of Households	6,123
Rate of Change per year from 1990 to 1998	2.80%
Persons per Household	2.56
Average Household Income	\$51,564
Median Household Income	\$41,525
Change from 1990 to 1998	\$12,100
No. of Low Moderate Income Households (% total)	813 (13.28%)
Change from 1990 to 1998	-284

#### 2003 Projected

Population	16,726
Rate of Change per year from 1998 to 2003	1.20%
Number of Households	6,572
Rate of Change per year from 1998 to 2003	1.50%
Persons per Household	2.53
Average Household Income	\$65,749
Median Household Income	\$49,841
Change from 1998 to 2003	\$8,315
No. of Low Moderate Income Households (% total)	694 (10.56%)
Change from 1998 to 2003	-119

### Employment Data

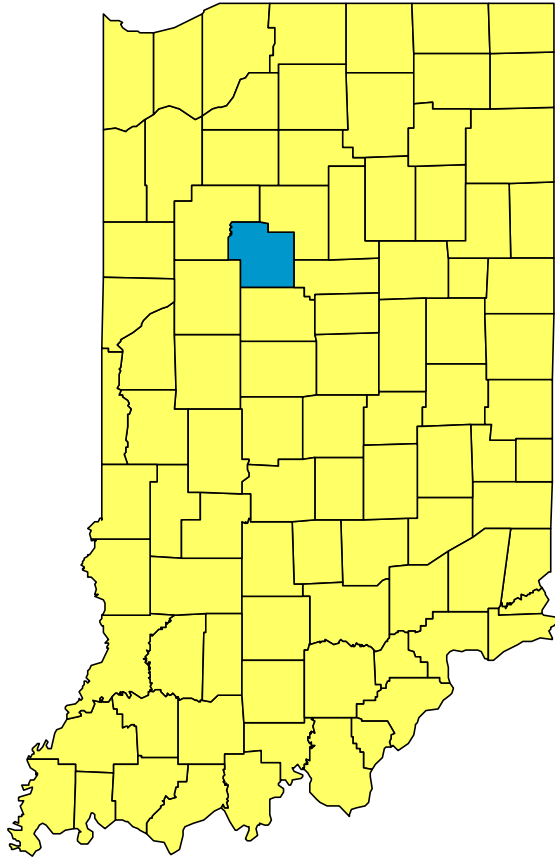
Sector	No. of Jobs	Percentage
Agriculture	79	1.50%
Government	760	14.8%
Manufacturing	162	3.20%
Retail	1,325	25.90%
Services	1,625	31.70%
Other	1173	22.90%

Unemployment (Dec 1998) 1.6%

### Housing Market Data

Housing Stock Built Pre-1979	81.00%
Vacancy Rate	Unavailable
1997 Number of Single Family Building Permits	158
Average Value	\$89,405
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	1.97%
Number of HUD Expiring Use Properties	0

# Carroll County



## Socioeconomic Data

### 1990 Census

Population	18,809
Rate of Change per year from 1980 to 1990	-0.50%
Number of Households	7,067
Rate of Change per year from 1980 to 1990	0.10%
Persons per Household	2.63
Average Household Income	\$32,238
Median Household Income	\$28,506
No. of Low Moderate Income Households (% total)	289 (4.09%)

### 1998 Estimated

Population	19,726
Rate of Change per year from 1990 to 1998	0.61%
Age Distribution	
65 years plus (% total)	3,091 (15.67%)
85 years plus (% total)	408 (2.07%)
Number of Households	7,525
Rate of Change per year from 1990 to 1998	1.30%
Persons per Household	2.59
Average Household Income	\$42,971
Median Household Income	\$35,554
Change from 1990 to 1998	\$7,048
No. of Low Moderate Income Households (% total)	1,249 (16.60%)
Change from 1990 to 1998	-343

### 2003 Projected

Population	20,115
Rate of Change per year from 1998 to 2003	0.40%
Number of Households	7,751
Rate of Change per year from 1998 to 2003	0.60%
Persons per Household	2.57
Average Household Income	\$50,570
Median Household Income	\$38,331
Change from 1998 to 2003	\$2,777
No. of Low Moderate Income Households (% total)	1,777 (14.41%)
Change from 1998 to 2003	-132

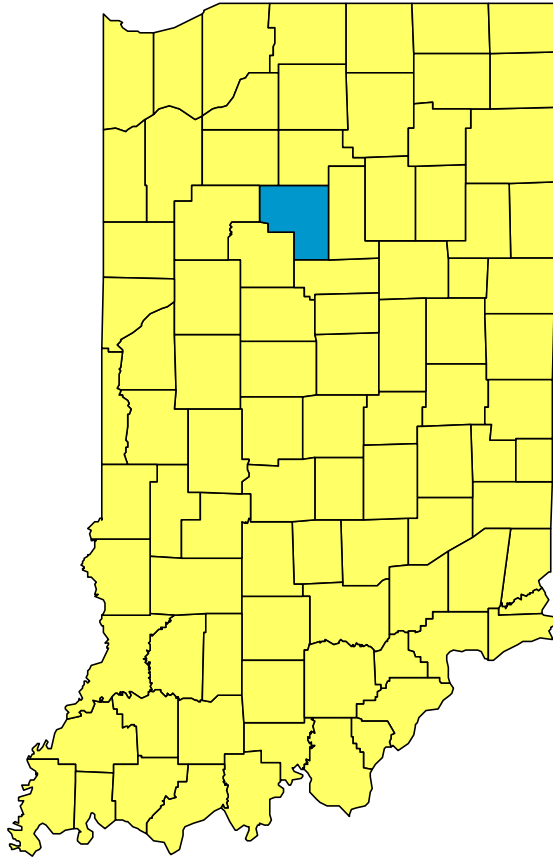
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	875	10.60%
Manufacturing	2,115	25.60 %
Retail	1,144	13.90%
Services	1,537	18.60%
Other	2,587	31.30%
Unemployment (Dec 1998)		1.70%

## Housing Market Data

Housing Stock Built Pre-1979	90.00%
Vacancy Rate	19.30%
1997 Number of Single Family Building Permits	83
Average Value	\$71,289
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.93%
Number of HUD Expiring Use Properties	0

# Cass County



## Socioeconomic Data

### 1990 Census

Population	38,413
Rate of Change per year from 1980 to 1990	-0.60
Number of Households	14,659
Rate of Change per year from 1980 to 1990	0.00%
Persons per Household	2.55
Average Household Income	\$30,644
Median Household Income	\$25,963
No. of Low Moderate Income Households (% total)	740 (5.05%)

### 1998 Estimated

Population	38,798
Rate of Change per year from 1990 to 1998	0.13%
Age Distribution	
65 years plus (% total)	6,203 (15.99%)
85 years plus (% total)	787 (2.03%)
Number of Households	15,069
Rate of Change per year from 1990 to 1998	0.60%
Persons per Household	2.51
Average Household Income	\$41,219
Median Household Income	\$32,762
Change from 1990 to 1998	\$6,799
No. of Low Moderate Income Households (% total)	3,009 (19.97%)
Change from 1990 to 1998	-954

### 2003 Projected

Population	38,844
Rate of Change per year from 1998 to 2003	0.00%
Number of Households	15,247
Rate of Change per year from 1998 to 2003	0.20%
Persons per Household	2.49
Average Household Income	\$48,899
Median Household Income	\$35,481
Change from 1998 to 2003	\$2,719
No. of Low Moderate Income Households (% total)	2,635 (17.28%)
Change from 1998 to 2003	-374

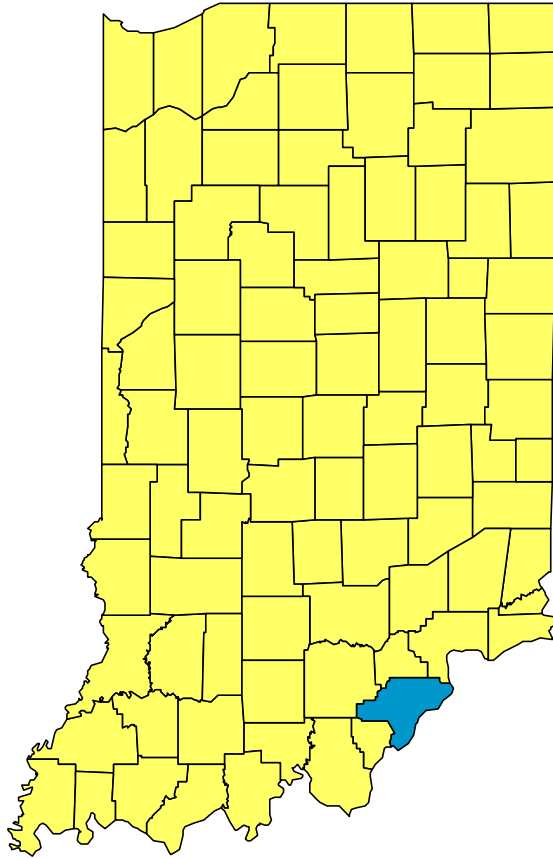
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	3,564	17.10%
Manufacturing	5,581	26.70%
Retail	3,722	17.80%
Services	3,450	16.50%
Other	4,585	21.90%
Unemployment (Dec 1998)		2.40%

## Housing Market Data

Housing Stock Built Pre-1979	92.00%
Vacancy Rate	6.64%
1997 Number of Single Family Building Permits	81
Average Value	\$78,938
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.50%
Number of HUD Expiring Use Properties	0

# Clark County



## Socioeconomic Data

### 1990 Census

Population	87,777
Rate of Change per year from 1980 to 1990	-0.10
Number of Households	33,292
Rate of Change per year from 1980 to 1990	0.70%
Persons per Household	2.59
Average Household Income	\$31,580
Median Household Income	\$27,386
No. of Low Moderate Income Households (% total)	1,853 (5.57%)

### 1998 Estimated

Population	93,462
Rate of Change per year from 1990 to 1998	0.81%
Age Distribution	
65 years plus (% total)	12,783 (13.68%)
85 years plus (% total)	1,559 (1.67%)
Number of Households	36,938
Rate of Change per year from 1990 to 1998	2.20%
Persons per Household	2.49
Average Household Income	\$45,757
Median Household Income	\$36,809
Change from 1990 to 1998	\$9,423
No. of Low Moderate Income Households (% total)	6,480 (17.54%)
Change from 1990 to 1998	-1,964

### 2003 Projected

Population	96,692
Rate of Change per year from 1998 to 2003	0.70%
Number of Households	39,159
Rate of Change per year from 1998 to 2003	1.20%
Persons per Household	2.43
Average Household Income	\$56,976
Median Household Income	\$42,860
Change from 1998 to 2003	\$6,051
No. of Low Moderate Income Households (% total)	5,789 (14.78%)
Change from 1998 to 2003	-691

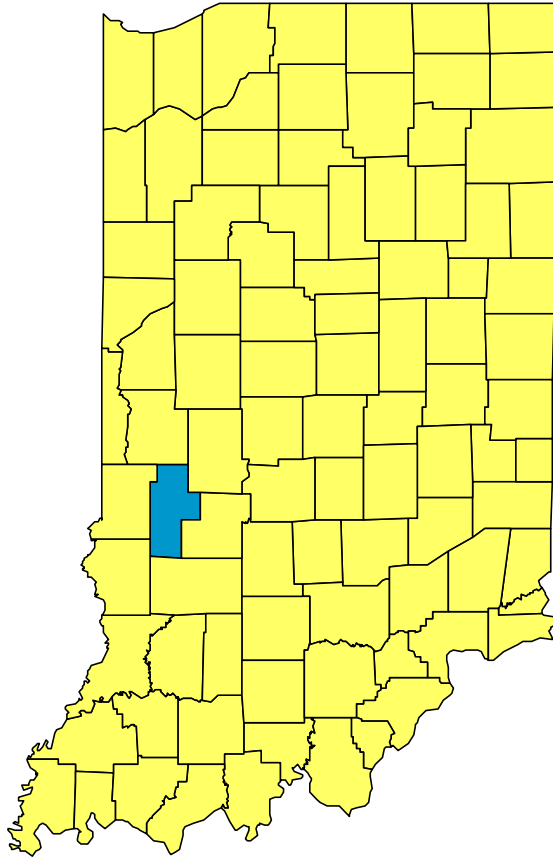
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	350	0.70%
Government	6,772	13.00%
Manufacturing	7,473	14.30%
Retail	12,478	23.90%
Services	11,634	22.30%
Other	13,396	25.80%
Unemployment (Dec 1998)		2.30%

## Housing Market Data

Housing Stock Built Pre-1979	86.00%
Vacancy Rate	6.07%
1997 Number of Single Family Building Permits	625
Average Value	\$99,195
1997 Number of Multi-Family Building Permits	56
Average Value	\$50,214
New Permits as Percent of Total Housing Stock	1.71%
Number of HUD Expiring Use Properties	955

# Clay County



## Socioeconomic Data

### 1990 Census

Population	24,705
Rate of Change per year from 1980 to 1990	-0.10
Number of Households	9,382
Rate of Change per year from 1980 to 1990	0.20%
Persons per Household	2.60
Average Household Income	\$27,695
Median Household Income	\$23,470
No. of Low Moderate Income Households (% total)	693 (7.39%)

### 1998 Estimated

Population	26,874
Rate of Change per year from 1990 to 1998	1.10%
Age Distribution	
65 years plus (% total)	4,629 (17.22%)
85 years plus (% total)	680 (2.53%)
Number of Households	10,112
Rate of Change per year from 1990 to 1998	1.60%
Persons per Household	2.63
Average Household Income	\$40,358
Median Household Income	\$31,678
Change from 1990 to 1998	\$8,208
No. of Low Moderate Income Households (% total)	2,282 (22.57%)
Change from 1990 to 1998	-255

### 2003 Projected

Population	28,250
Rate of Change per year from 1998 to 2003	1.00%
Number of Households	10,633
Rate of Change per year from 1998 to 2003	1.00%
Persons per Household	2.63
Average Household Income	\$49,920
Median Household Income	\$35,994
Change from 1998 to 2003	\$4,316
No. of Low Moderate Income Households (% total)	2,027 (19.06%)
Change from 1998 to 2003	-255

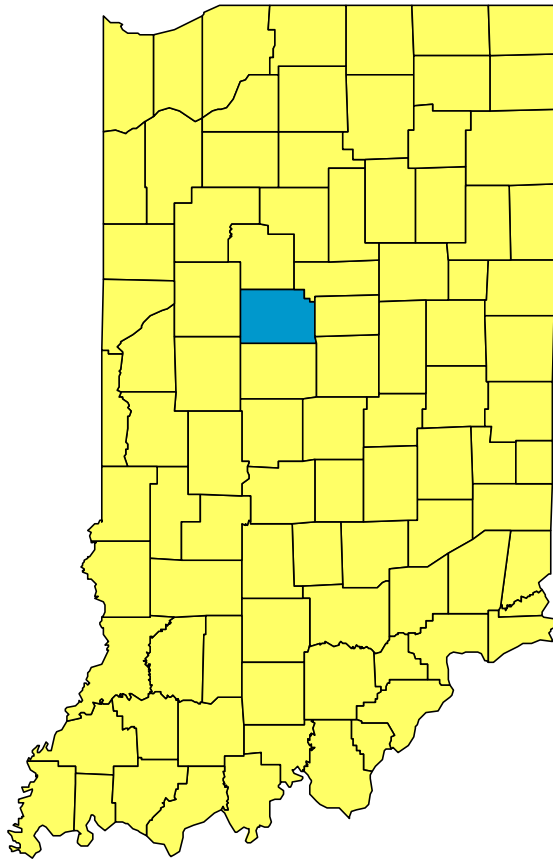
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	95	0.90%
Government	1,360	13.00%
Manufacturing	2,249	21.50%
Retail	2,097	20.10%
Services	2,043	19.60%
Other	2,596	24.90%
Unemployment (Dec 1998)		4.30%

## Housing Market Data

Housing Stock Built Pre-1979	87.00%
Vacancy Rate	13.05%
1997 Number of Single Family Building Permits	37
Average Value	\$74,973
1997 Number of Multi-Family Building Permits	14
Average Value	\$38,857
New Permits as Percent of Total Housing Stock	0.47%
Number of HUD Expiring Use Properties	0

# Clinton County



## Socioeconomic Data

### 1990 Census

Population	30,974
Rate of Change per year from 1980 to 1990	-0.20
Number of Households	11,450
Rate of Change per year from 1980 to 1990	0.10%
Persons per Household	2.65
Average Household Income	\$31,302
Median Household Income	\$26,146
No. of Low Moderate Income Households (% total)	524 (4.58%)

### 1998 Estimated

Population	33,218
Rate of Change per year from 1990 to 1998	0.91%
Age Distribution	
65 years plus (% total)	5,374 (16.18%)
85 years plus (% total)	916 (2.76%)
Number of Households	12,147
Rate of Change per year from 1990 to 1998	1.20%
Persons per Household	2.68
Average Household Income	\$47,011
Median Household Income	\$36,740
Change from 1990 to 1998	\$10,592
No. of Low Moderate Income Households (% total)	1,968 (16.20%)
Change from 1990 to 1998	-974

### 2003 Projected

Population	34,232
Rate of Change per year from 1998 to 2003	0.60%
Number of Households	12,525
Rate of Change per year from 1998 to 2003	0.60%
Persons per Household	2.68
Average Household Income	\$59,333
Median Household Income	\$43,646
Change from 1998 to 2003	\$6,906
No. of Low Moderate Income Households (% total)	1,645 (13.13%)
Change from 1998 to 2003	-323

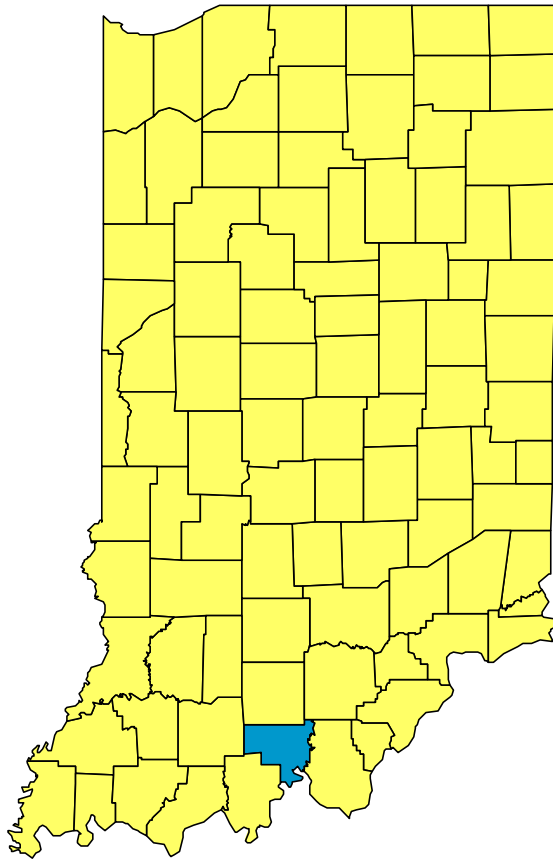
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	182	1.10%
Government	1,892	11.80%
Manufacturing	5,247	32.70%
Retail	2,494	15.60%
Services	3,129	19.50%
Other	3,079	19.30%
Unemployment (Dec 1998)		2.80%

## Housing Market Data

Housing Stock Built Pre-1979	93.00%
Vacancy Rate	5.68%
1997 Number of Single Family Building Permits	108
Average Value	\$104,398
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.83%
Number of HUD Expiring Use Properties	175

# Crawford County



## Socioeconomic Data

### 1990 Census

Population	9,914
Rate of Change per year from 1980 to 1990	0.10
Number of Households	3,660
Rate of Change per year from 1980 to 1990	0.60%
Persons per Household	2.69
Average Household Income	\$23,749
Median Household Income	\$20,367
No. of Low Moderate Income Households (% total)	415 (11.34%)

### 1998 Estimated

Population	10,722
Rate of Change per year from 1990 to 1998	1.02%
Age Distribution	
65 years plus (% total)	1,619 (15.10%)
85 years plus (% total)	216 (2.01%)
Number of Households	4,003
Rate of Change per year from 1990 to 1998	1.90%
Persons per Household	2.68
Average Household Income	\$34,480
Median Household Income	\$27,759
Change from 1990 to 1998	\$7,392
No. of Low Moderate Income Households (% total)	1,109 (27.70%)
Change from 1990 to 1998	-291

### 2003 Projected

Population	11,197
Rate of Change per year from 1998 to 2003	0.90%
Number of Households	4,216
Rate of Change per year from 1998 to 2003	1.10%
Persons per Household	2.64
Average Household Income	\$42,722
Median Household Income	\$31,248
Change from 1998 to 2003	\$3,489
No. of Low Moderate Income Households (% total)	977 (23.17%)
Change from 1998 to 2003	-132

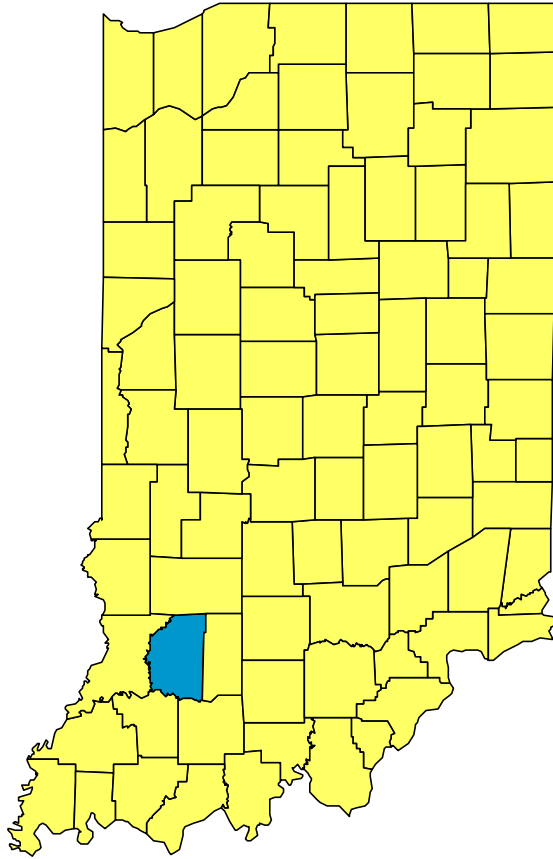
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	32	1.00%
Government	501	15.80%
Manufacturing	200	6.3%
Retail	632	19.90%
Services	NA	NA
Other	1,803	57.00%
Unemployment (Dec 1998)		7.80%

## Housing Market Data

Housing Stock Built Pre-1979	80.00%
Vacancy Rate	19.51%
1997 Number of Single Family Building Permits	2
Average Value	\$85,500
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.05%
Number of HUD Expiring Use Properties	123

# Daviess County



## Socioeconomic Data

### 1990 Census

Population	27,533
Rate of Change per year from 1980 to 1990	-.10%
Number of Households	10,012
Rate of Change per year from 1980 to 1990	0.10%
Persons per Household	2.70
Average Household Income	\$27,630
Median Household Income	\$22,801
No. of Low Moderate Income Households (% total)	732 (7.31%)

### 1998 Estimated

Population	28,991
Rate of Change per year from 1990 to 1998	0.66%
Age Distribution	
65 years plus (% total)	4,742 (16.36%)
85 years plus (% total)	691 (2.38%)
Number of Households	10,451
Rate of Change per year from 1990 to 1998	0.90%
Persons per Household	2.72
Average Household Income	\$38,000
Median Household Income	\$28,879
Change from 1990 to 1998	\$6,078
No. of Low Moderate Income Households (% total)	2,500 (23.92%)
Change from 1990 to 1998	-673

### 2003 Projected

Population	29,753
Rate of Change per year from 1998 to 2003	0.50%
Number of Households	10,730
Rate of Change per year from 1998 to 2003	0.50%
Persons per Household	2.72
Average Household Income	\$44,903
Median Household Income	\$31,627
Change from 1998 to 2003	\$2,748
No. of Low Moderate Income Households (% total)	2,237 (20.85%)
Change from 1998 to 2003	-263

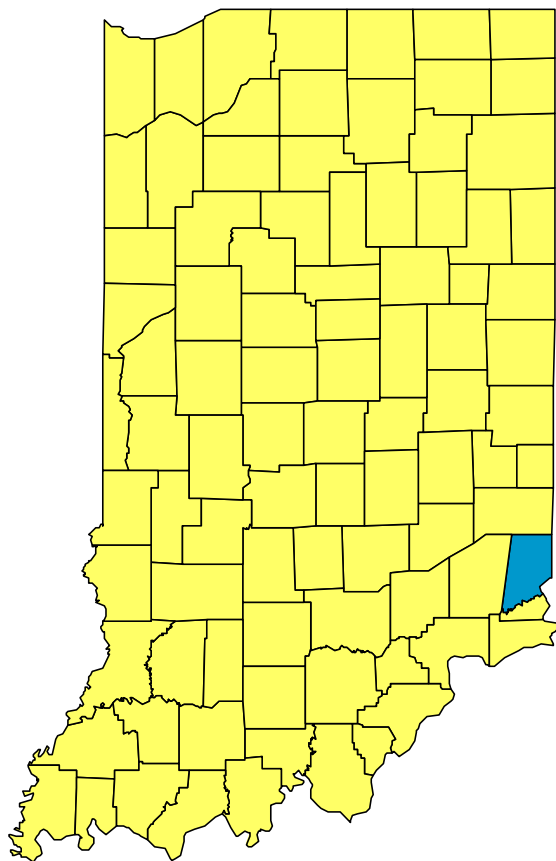
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	170	1.20%
Government	1,601	11.00%
Manufacturing	2,152	14.80%
Retail	2,345	16.10%
Services	3,067	21.10%
Other	7,558	35.80%
Unemployment (Dec 1998)		2.50%

## Housing Market Data

Housing Stock Built Pre-1979	84.00%
Vacancy Rate	9.72%
1997 Number of Single Family Building Permits	23
Average Value	\$130,435
1997 Number of Multi-Family Building Permits	9
Average Value	\$63,111
New Permits as Percent of Total Housing Stock	0.29%
Number of HUD Expiring Use Properties	224

# Dearborn County



## Socioeconomic Data

### 1990 Census

Population	38,835
Rate of Change per year from 1980 to 1990	1.30%
Number of Households	13,642
Rate of Change per year from 1980 to 1990	1.90%
Persons per Household	2.81
Average Household Income	\$35,412
Median Household Income	\$31,398
No. of Low Moderate Income Households (% total)	705 (5.17%)

### 1998 Estimated

Population	46,779
Rate of Change per year from 1990 to 1998	2.56%
Age Distribution	
65 years plus (% total)	6,186 (13.22%)
85 years plus (% total)	761 (1.63%)
Number of Households	16,595
Rate of Change per year from 1990 to 1998	4.30 %
Persons per Household	2.79
Average Household Income	\$48,105
Median Household Income	\$39,421
Change from 1990 to 1998	\$8,023
No. of Low Moderate Income Households (% total)	2,688 (16.20%)
Change from 1990 to 1998	-.49

### 2003 Projected

Population	51,045
Rate of Change per year from 1998 to 2003	1.80%
Number of Households	18,244
Rate of Change per year from 1998 to 2003	2.00%
Persons per Household	2.77
Average Household Income	\$57,200
Median Household Income	\$43,747
Change from 1998 to 2003	\$4,326
No. of Low Moderate Income Households (% total)	2,730 (14.96%)
Change from 1998 to 2003	42

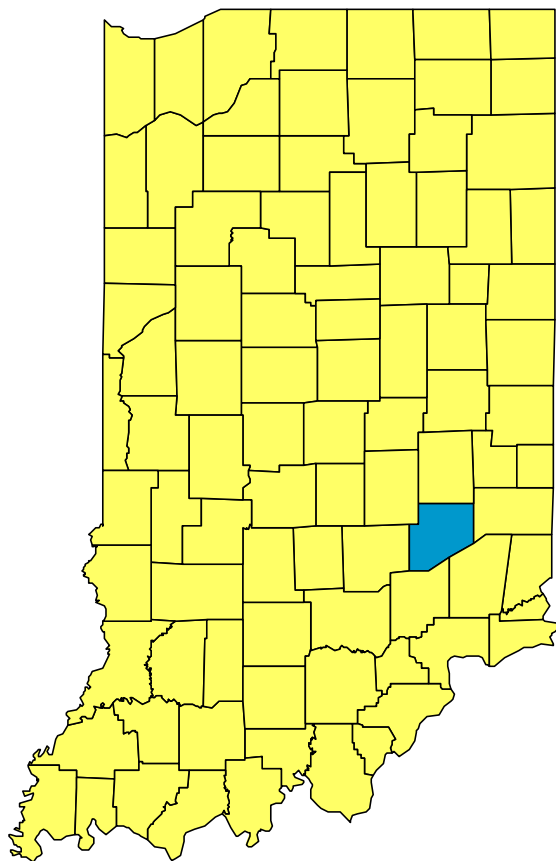
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	191	1.20%
Government	2,217	13.50%
Manufacturing	2,294	14.00%
Retail	3,276	20.00%
Services	3,677	22.40%
Other	4,753	28.90%
Unemployment (Dec 1998)		2.90%

## Housing Market Data

Housing Stock Built Pre-1979	78.00%
Vacancy Rate	6.88%
1997 Number of Single Family Building Permits	292
Average Value	\$118,729
1997 Number of Multi-Family Building Permits	80
Average Value	\$51,625
New Permits as Percent of Total Housing Stock	2.25%
Number of HUD Expiring Use Properties	155

# Decatur County



## Socioeconomic Data

### 1990 Census

Population	23,645
Rate of Change per year from 1980 to 1990	-0.10%
Number of Households	8,427
Rate of Change per year from 1980 to 1990	0.40%
Persons per Household	2.77
Average Household Income	\$33,177
Median Household Income	\$27,701
No. of Low Moderate Income Households (% total)	315 (3.74%)

### 1998 Estimated

Population	25,359
Rate of Change per year from 1990 to 1998	0.91%
Age Distribution	
65 years plus (% total)	3,581 (14.12%)
85 years plus (% total)	505 (1.99%)
Number of Households	9,155
Rate of Change per year from 1990 to 1998	1.70%
Persons per Household	2.73
Average Household Income	\$51,863
Median Household Income	\$40,784
Change from 1990 to 1998	\$13,083
No. of Low Moderate Income Households (% total)	1,128 (12.32%)
Change from 1990 to 1998	-766

### 2003 Projected

Population	26,236
Rate of Change per year from 1998 to 2003	0.70%
Number of Households	9,557
Rate of Change per year from 1998 to 2003	0.90%
Persons per Household	2.71
Average Household Income	\$67,295
Median Household Income	\$49,850
Change from 1998 to 2003	\$9,066
No. of Low Moderate Income Households (% total)	912 (9.54%)
Change from 1998 to 2003	-216

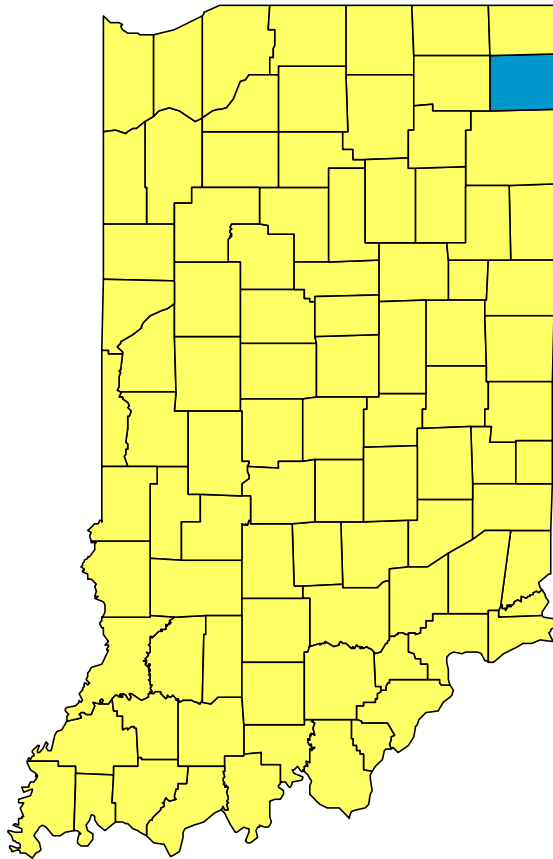
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	205	1.30%
Government	1,338	8.60%
Manufacturing	5,494	35.20%
Retail	2,361	15.10%
Services	3,189	20.40%
Other	3,035	19.40%
Unemployment (Dec 1998)		2.20%

## Housing Market Data

Housing Stock Built Pre-1979	87.00%
Vacancy Rate	6.52%
1997 Number of Single Family Building Permits	71
Average Value	\$111,113
1997 Number of Multi-Family Building Permits	32
Average Value	\$30,000
New Permits as Percent of Total Housing Stock	0.66%
Number of HUD Expiring Use Properties	144

# De Kalb County



## Socioeconomic Data

### 1990 Census

Population	35,324
Rate of Change per year from 1980 to 1990	0.50%
Number of Households	12,725
Rate of Change per year from 1980 to 1990	1.10%
Persons per Household	2.75
Average Household Income	\$35,038
Median Household Income	\$30,970
No. of Low Moderate Income Households (% total)	374 (2.94%)

### 1998 Estimated

Population	38,853
Rate of Change per year from 1990 to 1998	1.25%
Age Distribution	
65 years plus (% total)	4,934 (12.70%)
85 years plus (% total)	671 (1.73%)
Number of Households	14,237
Rate of Change per year from 1990 to 1998	2.40%
Persons per Household	2.71
Average Household Income	\$51,243
Median Household Income	\$42,917
Change from 1990 to 1998	\$11,947
No. of Low Moderate Income Households (% total)	1,575 (11.06%)
Change from 1990 to 1998	-709

### 2003 Projected

Population	40,991
Rate of Change per year from 1998 to 2003	1.10%
Number of Households	15,171
Rate of Change per year from 1998 to 2003	1.30%
Persons per Household	2.68
Average Household Income	\$64,014
Median Household Income	\$51,226
Change from 1998 to 2003	\$8,309
No. of Low Moderate Income Households (% total)	1,380 (9.10%)
Change from 1998 to 2003	-195

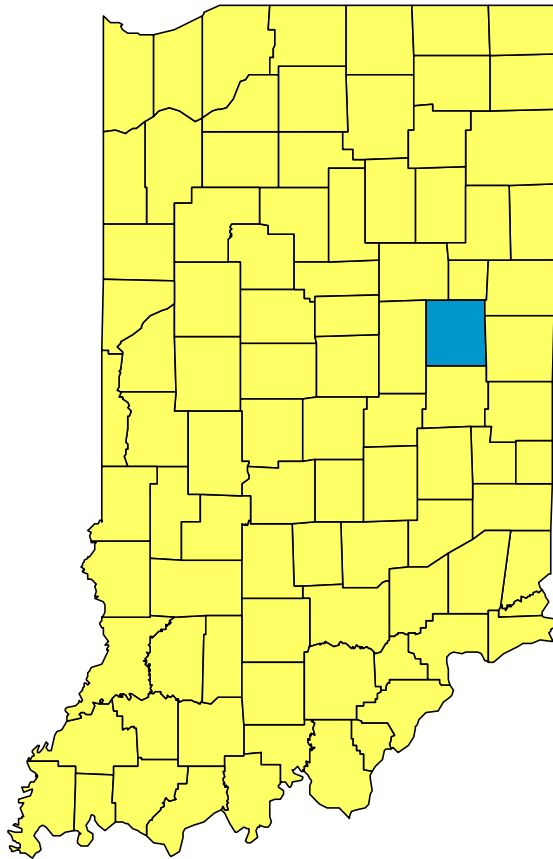
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	222	0.90%
Government	1,874	7.80%
Manufacturing	10,612	44.00%
Retail	3,263	13.50%
Services	4,360	18.10%
Other	3,810	15.70%
Unemployment (Dec 1998)		2.30%

## Housing Market Data

Housing Stock Built Pre-1979	84.00%
Vacancy Rate	7.96%
1997 Number of Single Family Building Permits	204
Average Value	\$120,279
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	1.94%
Number of HUD Expiring Use Properties	72

# Delaware County



## Socioeconomic Data

### 1990 Census

Population	119,659
Rate of Change per year from 1980 to 1990	-0.70%
Number of Households	45,177
Rate of Change per year from 1980 to 1990	0.10%
Persons per Household	2.47
Average Household Income	\$31,670
Median Household Income	\$24,436
No. of Low Moderate Income Households (% total)	3,538 (7.83%)

### 1998 Estimated

Population	117,454
Rate of Change per year from 1990 to 1998	-0.23%
Age Distribution	
65 years plus (% total)	16,423 (13.98%)
85 years plus (% total)	2,197 (1.87%)
Number of Households	46,062
Rate of Change per year from 1990 to 1998	0.40%
Persons per Household	2.38
Average Household Income	\$45,145
Median Household Income	\$31,703
Change from 1990 to 1998	\$7,267
No. of Low Moderate Income Households (% total)	11,214 (24.35%)
Change from 1990 to 1998	-3,258

### 2003 Projected

Population	117,979
Rate of Change per year from 1998 to 2003	0.10%
Number of Households	47,364
Rate of Change per year from 1998 to 2003	0.60%
Persons per Household	2.32
Average Household Income	\$55,503
Median Household Income	\$35,167
Change from 1998 to 2003	\$3,464
No. of Low Moderate Income Households (% total)	9,795 (20.68%)
Change from 1998 to 2003	-1,419

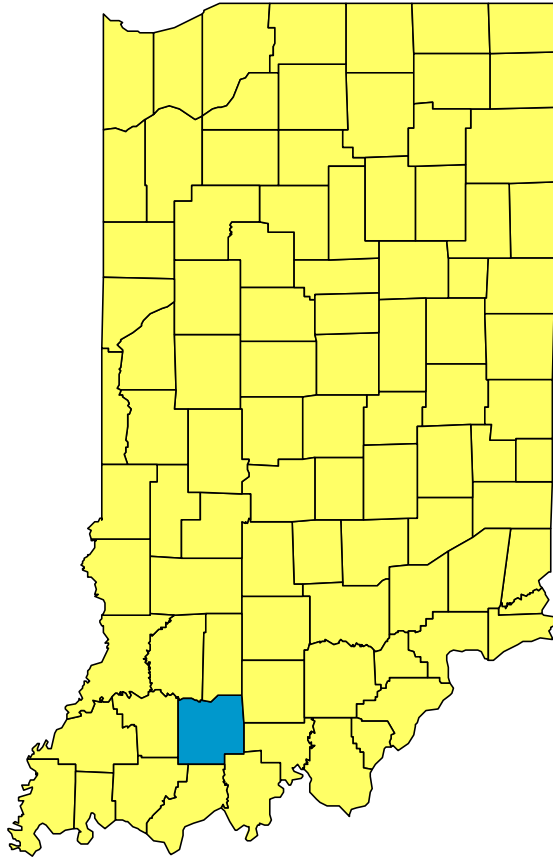
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	10,347	15.00%
Manufacturing	11,355	16.40%
Retail	13,795	20.00%
Services	19,654	28.50%
Other	13,888	20.10%
Unemployment (Dec 1998)		3.60%

## Housing Market Data

Housing Stock Built Pre-1979	90.00%
Vacancy Rate	8.00%
1997 Number of Single Family Building Permits	267
Average Value	\$125,288
1997 Number of Multi-Family Building Permits	22
Average Value	\$74,955
New Permits as Percent of Total Housing Stock	0.56%
Number of HUD Expiring Use Properties	425

# Dubois County



## Socioeconomic Data

### 1990 Census

Population	36,616
Rate of Change per year from 1980 to 1990	0.70%
Number of Households	13,023
Rate of Change per year from 1980 to 1990	1.60%
Persons per Household	2.75
Average Household Income	\$36,173
Median Household Income	\$31,227
No. of Low Moderate Income Households (% total)	558 (4.28%)

### 1998 Estimated

Population	39,581
Rate of Change per year from 1990 to 1998	1.01%
Age Distribution	
65 years plus (% total)	5,324 (13.22%)
85 years plus (% total)	804 (2.03%)
Number of Households	14,657
Rate of Change per year from 1990 to 1998	2.50 %
Persons per Household	2.64
Average Household Income	\$50,221
Median Household Income	\$41,564
Change from 1990 to 1998	\$10,337
No. of Low Moderate Income Households (% total)	2,256 (15.39%)
Change from 1990 to 1998	-302

### 2003 Projected

Population	41,180
Rate of Change per year from 1998 to 2003	0.80%
Number of Households	15,612
Rate of Change per year from 1998 to 2003	1.30%
Persons per Household	2.58
Average Household Income	\$60,961
Median Household Income	\$47,422
Change from 1998 to 2003	\$5,858
No. of Low Moderate Income Households (% total)	2,131 (13.65%)
Change from 1998 to 2003	-125

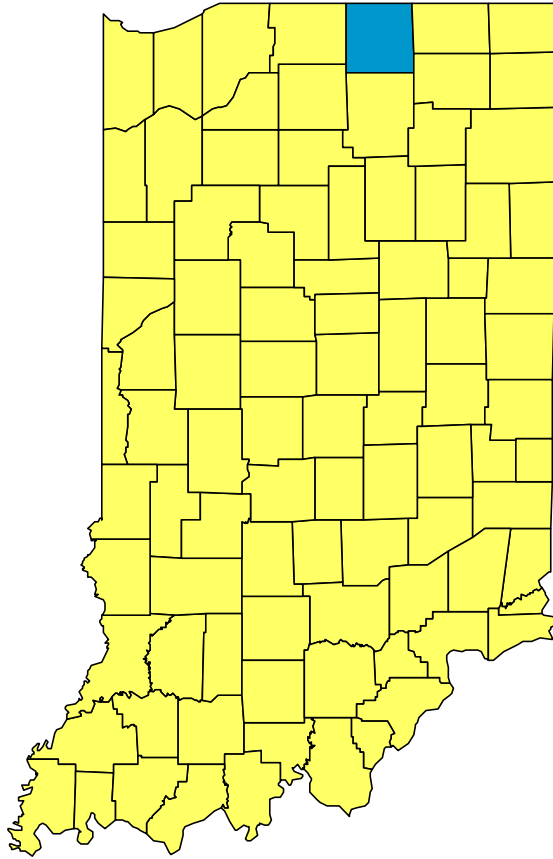
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	197	0.60
Government	2,036	6.20%
Manufacturing	13,051	39.70%
Retail	5,155	15.70%
Services	5,718	17.40%
Other	6,730	20.40%
Unemployment (Dec 1998)		1.80%

## Housing Market Data

Housing Stock Built Pre-1979	79.00%
Vacancy Rate	7.23%
1997 Number of Single Family Building Permits	186
Average Value	\$134,930
1997 Number of Multi-Family Building Permits	14
Average Value	\$40,143
New Permits as Percent of Total Housing Stock	1.29%
Number of HUD Expiring Use Properties	244

# Elkhart County



## Socioeconomic Data

### 1990 Census

Population	156,198
Rate of Change per year from 1980 to 1990	1.40%
Number of Households	56,713
Rate of Change per year from 1980 to 1990	1.80%
Persons per Household	2.71
Average Household Income	\$37,689
Median Household Income	\$30,973
No. of Low Moderate Income Households (% total)	2,049 (3.61%)

### 1998 Estimated

Population	172,181
Rate of Change per year from 1990 to 1998	1.28%
Age Distribution	
65 years plus (% total)	20,910 (12.14%)
85 years plus (% total)	2,765 (1.61%)
Number of Households	62,541
Rate of Change per year from 1990 to 1998	2.10 %
Persons per Household	2.71
Average Household Income	\$55,894
Median Household Income	\$43,639
Change from 1990 to 1998	\$12,666
No. of Low Moderate Income Households (% total)	7,113 (11.37%)
Change from 1990 to 1998	-3,356

### 2003 Projected

Population	180,029
Rate of Change per year from 1998 to 2003	0.90%
Number of Households	65,554
Rate of Change per year from 1998 to 2003	1.00%
Persons per Household	2.71
Average Household Income	\$70,152
Median Household Income	\$52,380
Change from 1998 to 2003	\$8,741
No. of Low Moderate Income Households (% total)	6,319 (9.64%)
Change from 1998 to 2003	-794

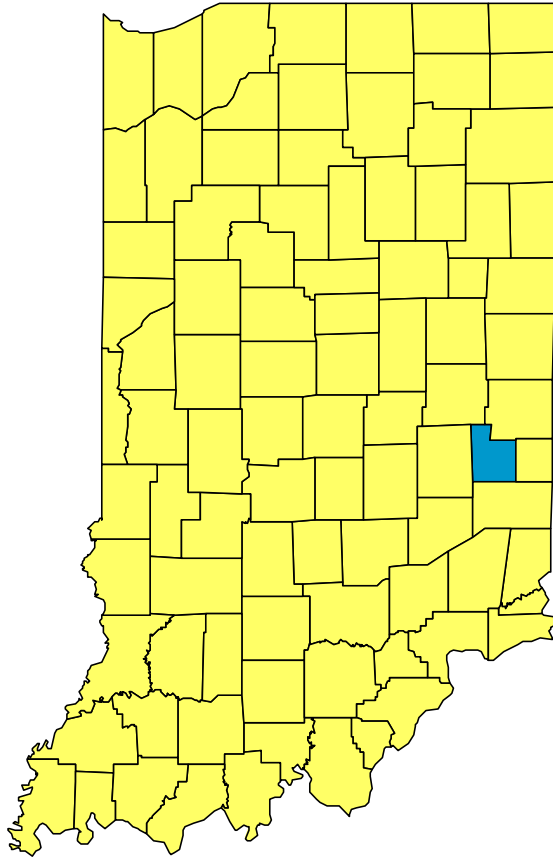
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	7,319	5.50%
Manufacturing	59,447	44.50%
Retail	18,623	13.90%
Services	24,318	18.20%
Other	23,951	17.90%
Unemployment (Dec 1998)		2.20%

## Housing Market Data

Housing Stock Built Pre-1979	82.00%
Vacancy Rate	6.12%
1997 Number of Single Family Building Permits	875
Average Value	\$105,710
1997 Number of Multi-Family Building Permits	211
Average Value	\$41,422
New Permits as Percent of Total Housing Stock	1.62%
Number of HUD Expiring Use Properties	967

# Fayette County



## Socioeconomic Data

### 1990 Census

Population	26,015
Rate of Change per year from 1980 to 1990	-0.80%
Number of Households	9,945
Rate of Change per year from 1980 to 1990	0.00%
Persons per Household	2.58
Average Household Income	\$30,286
Median Household Income	\$25,565
No. of Low Moderate Income Households (% total)	624 (6.27%)

### 1998 Estimated

Population	26,104
Rate of Change per year from 1990 to 1998	0.04%
Age Distribution	
65 years plus (% total)	4,058 (15.55%)
85 years plus (% total)	553 (2.12%)
Number of Households	10,396
Rate of Change per year from 1990 to 1998	0.90%
Persons per Household	2.48
Average Household Income	\$38,927
Median Household Income	\$30,746
Change from 1990 to 1998	\$5,181
No. of Low Moderate Income Households (% total)	2,259 (21.73%)
Change from 1990 to 1998	-515

### 2003 Projected

Population	26,123
Rate of Change per year from 1998 to 2003	0.00%
Number of Households	10,651
Rate of Change per year from 1998 to 2003	0.50%
Persons per Household	2.42
Average Household Income	\$45,085
Median Household Income	\$32,224
Change from 1998 to 2003	\$1,478
No. of Low Moderate Income Households (% total)	2,099 (19.71%)
Change from 1998 to 2003	-160

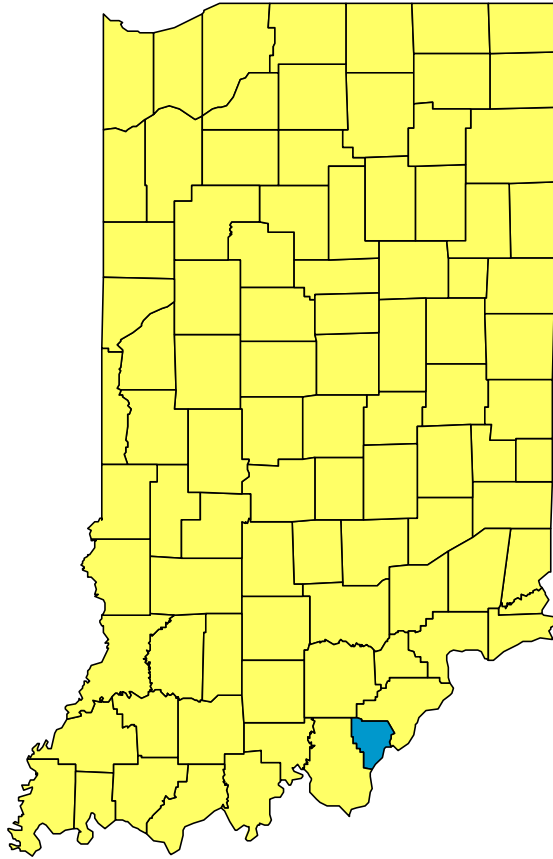
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	69	0.50%
Government	1,581	11.10%
Manufacturing	5,075	35.60%
Retail	2,362	16.60%
Services	3,132	22.00%
Other	2,039	14.20%
Unemployment (Dec 1998)		5.50%

## Housing Market Data

Housing Stock Built Pre-1979	92.00%
Vacancy Rate	5.83%
1997 Number of Single Family Building Permits	78
Average Value	\$65,987
1997 Number of Multi-Family Building Permits	4
Average Value	\$27,500
New Permits as Percent of Total Housing Stock	0.74%
Number of HUD Expiring Use Properties	180

# Floyd County



## Socioeconomic Data

### 1990 Census

Population	64,401
Rate of Change per year from 1980 to 1990	0.50%
Number of Households	24,085
Rate of Change per year from 1980 to 1990	1.20%
Persons per Household	2.63
Average Household Income	\$35,040
Median Household Income	\$28,460
No. of Low Moderate Income Households (% total)	1,559 (6.47%)

### 1998 Estimated

Population	71,974
Rate of Change per year from 1990 to 1998	1.77%
Age Distribution	
65 years plus (% total)	10,003 (13.90%)
85 years plus (% total)	1,275 (1.77%)
Number of Households	27,662
Rate of Change per year from 1990 to 1998	3.00%
Persons per Household	2.57
Average Household Income	\$51,314
Median Household Income	\$38,800
Change from 1990 to 1998	\$10,340
No. of Low Moderate Income Households (% total)	4,821 (17.43%)
Change from 1990 to 1998	-1,225

### 2003 Projected

Population	76,169
Rate of Change per year from 1998 to 2003	1.20%
Number of Households	29,746
Rate of Change per year from 1998 to 2003	1.50%
Persons per Household	2.53
Average Household Income	\$64,114
Median Household Income	\$45,214
Change from 1998 to 2003	\$6,414
No. of Low Moderate Income Households (% total)	4,486 (15.08%)
Change from 1998 to 2003	-335

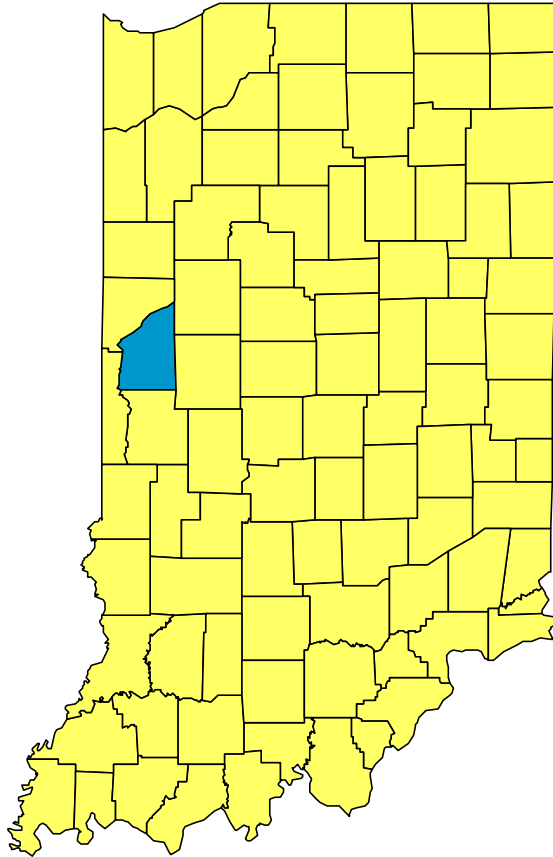
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	5,258	15.70%
Manufacturing	7,225	21.60%
Retail	5,738	17.20%
Services	8,055	24.10%
Other	7,156	21.40%
Unemployment (Dec 1998)		2.20%

## Housing Market Data

Housing Stock Built Pre-1979	83.00%
Vacancy Rate	4.79%
1997 Number of Single Family Building Permits	344
Average Value	\$115,241
1997 Number of Multi-Family Building Permits	16
Average Value	\$37,125
New Permits as Percent of Total Housing Stock	1.27%
Number of HUD Expiring Use Properties	262

# Fountain County



## Socioeconomic Data

### 1990 Census

Population	17,808
Rate of Change per year from 1980 to 1990	-0.60%
Number of Households	6,858
Rate of Change per year from 1980 to 1990	-0.20%
Persons per Household	2.57
Average Household Income	\$29,933
Median Household Income	\$24,772
No. of Low Moderate Income Households (% total)	375 (5.47%)

### 1998 Estimated

Population	18,262
Rate of Change per year from 1990 to 1998	0.32%
Age Distribution	
65 years plus (% total)	3,116 (17.06%)
85 years plus (% total)	430 (2.35%)
Number of Households	7,130
Rate of Change per year from 1990 to 1998	0.80%
Persons per Household	2.54
Average Household Income	\$38,396
Median Household Income	\$29,930
Change from 1990 to 1998	\$5,158
No. of Low Moderate Income Households (% total)	1,559 (21.87%)
Change from 1990 to 1998	-325

### 2003 Projected

Population	18,467
Rate of Change per year from 1998 to 2003	0.20%
Number of Households	7,270
Rate of Change per year from 1998 to 2003	0.40%
Persons per Household	2.52
Average Household Income	\$44,418
Median Household Income	\$32,264
Change from 1998 to 2003	\$2,334
No. of Low Moderate Income Households (% total)	1,409 (19.38%)
Change from 1998 to 2003	-150

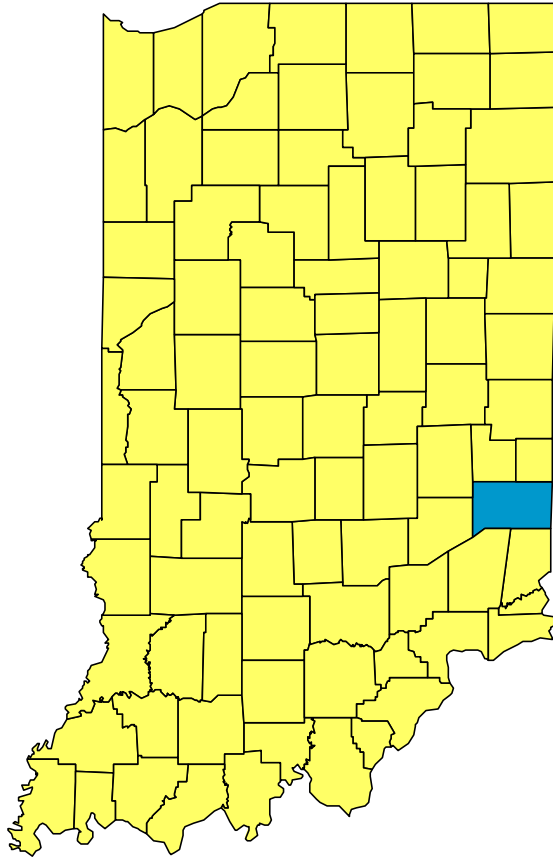
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	126	1.70%
Government	958	12.80%
Manufacturing	1,866	24.90%
Retail	1,391	18.50%
Services	1,369	18.20%
Other	1794	23.90%
Unemployment (Dec 1998)		4.00%

## Housing Market Data

Housing Stock Built Pre-1979	89.00%
Vacancy Rate	7.09%
1997 Number of Single Family Building Permits	9
Average Value	\$68,667
1997 Number of Multi-Family Building Permits	6
Average Value	\$25,000
New Permits as Percent of Total Housing Stock	0.20%
Number of HUD Expiring Use Properties	20

# Franklin County



## Socioeconomic Data

### 1990 Census

Population	19,580
Rate of Change per year from 1980 to 1990	0.00%
Number of Households	6,636
Rate of Change per year from 1980 to 1990	0.80%
Persons per Household	2.90
Average Household Income	\$32,994
Median Household Income	\$27,734
No. of Low Moderate Income Households (% total)	276 (4.16%)

### 1998 Estimated

Population	22,143
Rate of Change per year from 1990 to 1998	1.64%
Age Distribution	
65 years plus (% total)	3,002 (13.56%)
85 years plus (% total)	414 (1.87%)
Number of Households	7,794
Rate of Change per year from 1990 to 1998	3.50%
Persons per Household	2.80
Average Household Income	\$42,443
Median Household Income	\$33,277
Change from 1990 to 1998	\$5,543
No. of Low Moderate Income Households (% total)	1,500 (19.25%)
Change from 1990 to 1998	-30

### 2003 Projected

Population	23,800
Rate of Change per year from 1998 to 2003	1.50%
Number of Households	8,564
Rate of Change per year from 1998 to 2003	2.00%
Persons per Household	2.74
Average Household Income	\$49,046
Median Household Income	\$35,629
Change from 1998 to 2003	\$2,352
No. of Low Moderate Income Households (% total)	1,538 (17.96%)
Change from 1998 to 2003	38

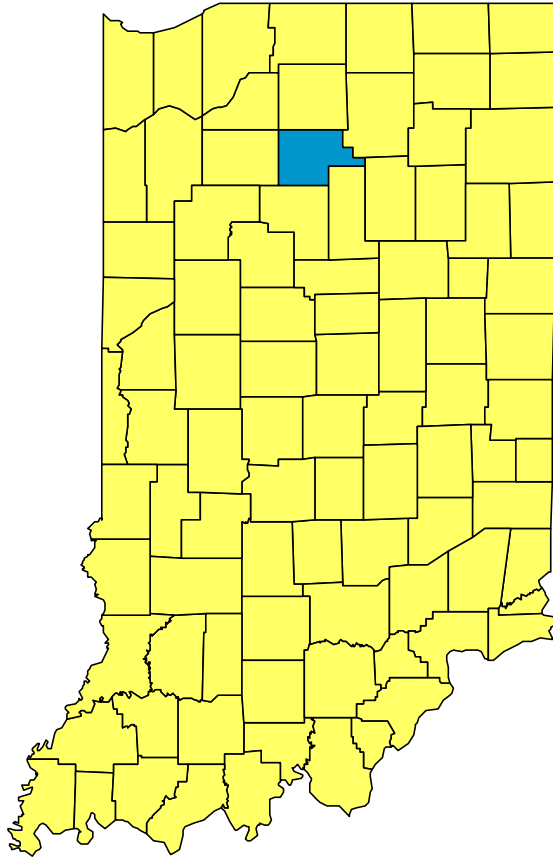
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	87	1.30%
Government	903	13.60%
Manufacturing	412	6.20%
Retail	1,185	17.90%
Services	1,807	27.30%
Other	2,233	33.70%
Unemployment (Dec 1998)		2.60%

## Housing Market Data

Housing Stock Built Pre-1979	82.00%
Vacancy Rate	8.14%
1997 Number of Single Family Building Permits	104
Average Value	\$108,519
1997 Number of Multi-Family Building Permits	4
Average Value	\$45,000
New Permits as Percent of Total Housing Stock	1.38%
Number of HUD Expiring Use Properties	0

# Fulton County



## Socioeconomic Data

### 1990 Census

Population	18,840
Rate of Change per year from 1980 to 1990	-0.30%
Number of Households	7,345
Rate of Change per year from 1980 to 1990	0.20%
Persons per Household	2.54
Average Household Income	\$28,476
Median Household Income	\$26,141
No. of Low Moderate Income Households (% total)	396 (5.39%)

### 1998 Estimated

Population	20,562
Rate of Change per year from 1990 to 1998	1.14%
Age Distribution	
65 years plus (% total)	3,427 (16.67%)
85 years plus (% total)	440 (2.14%)
Number of Households	8,061
Rate of Change per year from 1990 to 1998	1.90%
Persons per Household	2.53
Average Household Income	\$36,975
Median Household Income	\$31,311
Change from 1990 to 1998	\$5,170
No. of Low Moderate Income Households (% total)	1,778 (22.06%)
Change from 1990 to 1998	-238

### 2003 Projected

Population	21,566
Rate of Change per year from 1998 to 2003	1.00%
Number of Households	8,502
Rate of Change per year from 1998 to 2003	1.10%
Persons per Household	2.52
Average Household Income	\$42,755
Median Household Income	\$33,019
Change from 1998 to 2003	\$1,708
No. of Low Moderate Income Households (% total)	1,711 (20.12%)
Change from 1998 to 2003	67

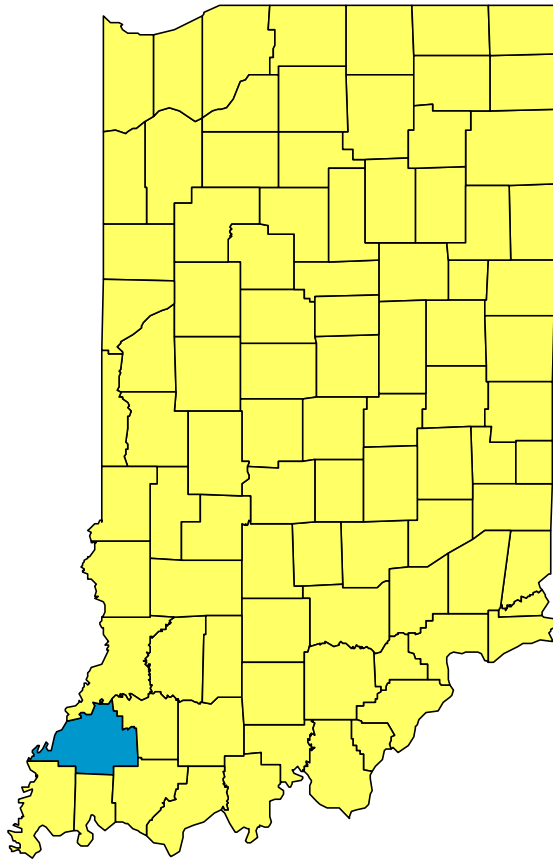
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	143	1.30%
Government	1,239	11.40%
Manufacturing	3,190	29.30%
Retail	1,927	17.70%
Services	1,965	18.10%
Other	2,411	22.20%
Unemployment (Dec 1998)		3.30%

## Housing Market Data

Housing Stock Built Pre-1979	87.00%
Vacancy Rate	17.85%
1997 Number of Single Family Building Permits	35
Average Value	\$86,171
1997 Number of Multi-Family Building Permits	56
Average Value	\$40,036
New Permits as Percent of Total Housing Stock	1.01%
Number of HUD Expiring Use Properties	0

# Gibson County



## Socioeconomic Data

### 1990 Census

Population	31,913
Rate of Change per year from 1980 to 1990	-0.40%
Number of Households	12,299
Rate of Change per year from 1980 to 1990	0.10%
Persons per Household	2.56
Average Household Income	\$29,776
Median Household Income	\$25,985
No. of Low Moderate Income Households (% total)	768 (6.24%)

### 1998 Estimated

Population	31,977
Rate of Change per year from 1990 to 1998	0.03%
Age Distribution	
65 years plus (% total)	5,214 (16.31%)
85 years plus (% total)	779 (2.44%)
Number of Households	12,424
Rate of Change per year from 1990 to 1998	0.20%
Persons per Household	2.54
Average Household Income	\$39,612
Median Household Income	\$31,552
Change from 1990 to 1998	\$5,367
No. of Low Moderate Income Households (% total)	2,754 (22.17%)
Change from 1990 to 1998	-660

### 2003 Projected

Population	31,981
Rate of Change per year from 1998 to 2003	0.00%
Number of Households	12,491
Rate of Change per year from 1998 to 2003	0.10%
Persons per Household	2.53
Average Household Income	\$46,275
Median Household Income	\$33,696
Change from 1998 to 2003	\$2,344
No. of Low Moderate Income Households (% total)	2,483 (19.88%)
Change from 1998 to 2003	-271

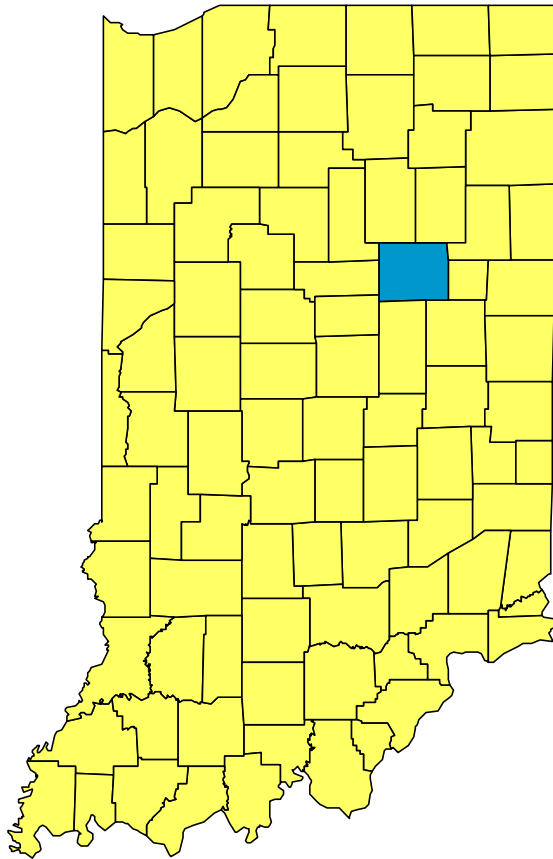
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	174	1.20%
Government	1,325	9.30%
Manufacturing	2,460	17.30%
Retail	3,210	22.50%
Services	NA	NA
Other	7,072	49.70%
Unemployment (Dec 1998)		4.20%

## Housing Market Data

Housing Stock Built Pre-1979	84.00%
Vacancy Rate	9.39%
1997 Number of Single Family Building Permits	17
Average Value	\$90,353
1997 Number of Multi-Family Building Permits	18
Average Value	\$55,833
New Permits as Percent of Total Housing Stock	0.26%
Number of HUD Expiring Use Properties	254

# Grant County



## Socioeconomic Data

### 1990 Census

Population	74,169
Rate of Change per year from 1980 to 1990	-0.80%
Number of Households	27,701
Rate of Change per year from 1980 to 1990	-0.10%
Persons per Household	2.56
Average Household Income	\$32,285
Median Household Income	\$26,248
No. of Low Moderate Income Households (% total)	1,616 (5.83%)

### 1998 Estimated

Population	72,746
Rate of Change per year from 1990 to 1998	-0.24%
Age Distribution	
65 years plus (% total)	11,102 (15.14%)
85 years plus (% total)	1,463 (2.01%)
Number of Households	27,983
Rate of Change per year from 1990 to 1998	0.20%
Persons per Household	2.47
Average Household Income	\$42,663
Median Household Income	\$32,221
Change from 1990 to 1998	\$5,973
No. of Low Moderate Income Households (% total)	6,109 (21.83%)
Change from 1990 to 1998	-1,442

### 2003 Projected

Population	71,828
Rate of Change per year from 1998 to 2003	-0.30%
Number of Households	28,202
Rate of Change per year from 1998 to 2003	0.20%
Persons per Household	2.41
Average Household Income	\$50,101
Median Household Income	\$34,364
Change from 1998 to 2003	\$2,143
No. of Low Moderate Income Households (% total)	5,621 (19.93%)
Change from 1998 to 2003	-488

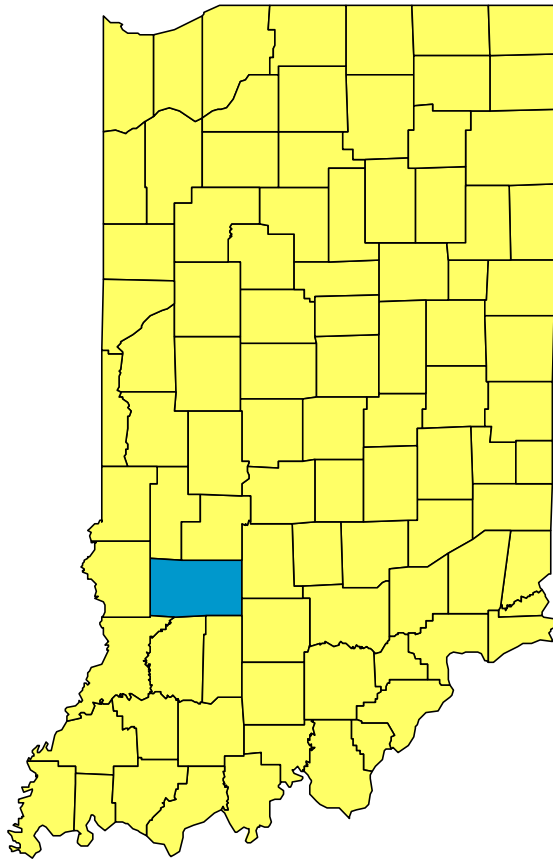
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	4,660	11.80%
Manufacturing	9,848	24.90%
Retail	7,591	19.20%
Services	10,931	27.70%
Other	5,435	16.40%
Unemployment (Dec 1998)		3.80%

## Housing Market Data

Housing Stock Built Pre-1979	90.00%
Vacancy Rate	7.95%
1997 Number of Single Family Building Permits	181
Average Value	\$81,470
1997 Number of Multi-Family Building Permits	84
Average Value	\$37,500
New Permits as Percent of Total Housing Stock	0.85%
Number of HUD Expiring Use Properties	532

# Greene County



## Socioeconomic Data

### 1990 Census

Population	30,410
Rate of Change per year from 1980 to 1990	0.00%
Number of Households	11,910
Rate of Change per year from 1980 to 1990	0.30%
Persons per Household	2.52
Average Household Income	\$27,208
Median Household Income	\$23,139
No. of Low Moderate Income Households (% total)	930 (7.81%)

### 1998 Estimated

Population	33,456
Rate of Change per year from 1990 to 1998	1.25%
Age Distribution	
65 years plus (% total)	5,696 (17.03%)
85 years plus (% total)	851 (2.54%)
Number of Households	13,050
Rate of Change per year from 1990 to 1998	1.90%
Persons per Household	2.53
Average Household Income	\$36,214
Median Household Income	\$28,620
Change from 1990 to 1998	\$5,481
No. of Low Moderate Income Households (% total)	3,253 (24.93%)
Change from 1990 to 1998	-582

### 2003 Projected

Population	35,114
Rate of Change per year from 1998 to 2003	1.00%
Number of Households	13,724
Rate of Change per year from 1998 to 2003	1.00%
Persons per Household	2.53
Average Household Income	\$42,133
Median Household Income	\$30,306
Change from 1998 to 2003	\$1,686
No. of Low Moderate Income Households (% total)	3,109 (22.65%)
Change from 1998 to 2003	-144

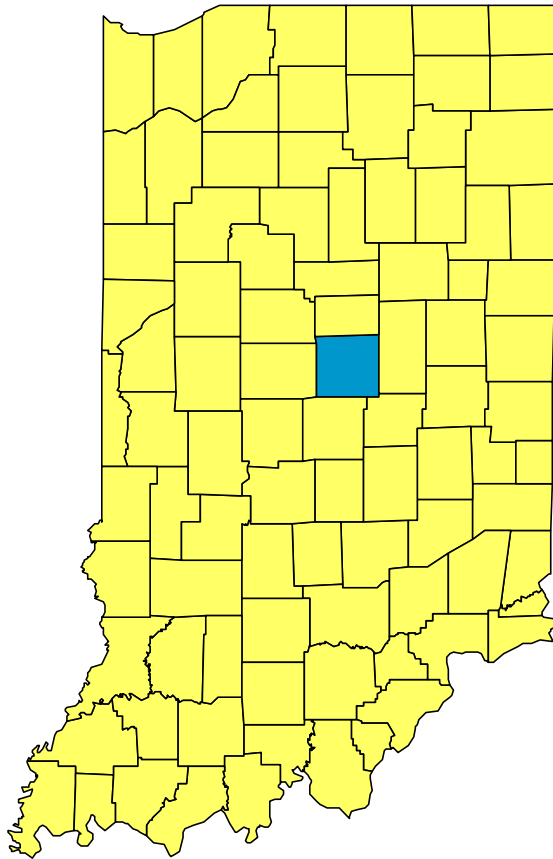
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	146	1.20%
Government	1,944	15.50%
Manufacturing	1,423	11.30%
Retail	2,490	19.80%
Services	2,674	21.30%
Other	3,879	30.90%
Unemployment (Dec 1998)		5.80%

## Housing Market Data

Housing Stock Built Pre-1979	85.00%
Vacancy Rate	11.98%
1997 Number of Single Family Building Permits	0
Average Value	\$0
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.00%
Number of HUD Expiring Use Properties	72

# Hamilton County



## Socioeconomic Data

### 1990 Census

Population	108,936
Rate of Change per year from 1980 to 1990	3.30%
Number of Households	38,834
Rate of Change per year from 1980 to 1990	4.20 %
Persons per Household	2.78
Average Household Income	\$56,979
Median Household Income	\$45,748
No. of Low Moderate Income Households (% total)	791 (2.04%)

### 1998 Estimated

Population	158,634
Rate of Change per year from 1990 to 1998	5.70%
Age Distribution	
65 years plus (% total)	15,463 (15.83%)
85 years plus (% total)	1,571 (2.14%)
Number of Households	58,105
Rate of Change per year from 1990 to 1998	9.90%
Persons per Household	2.72
Average Household Income	\$83,211
Median Household Income	\$63,890
Change from 1990 to 1998	\$18,142
No. of Low Moderate Income Households (% total)	4,068 (7.00%)
Change from 1990 to 1998	82

### 2003 Projected

Population	187,893
Rate of Change per year from 1998 to 2003	3.70%
Number of Households	69,889
Rate of Change per year from 1998 to 2003	4.10%
Persons per Household	2.68
Average Household Income	\$104,203
Median Household Income	\$76,659
Change from 1998 to 2003	\$12,769
No. of Low Moderate Income Households (% total)	4,191 (6.00%)
Change from 1998 to 2003	123

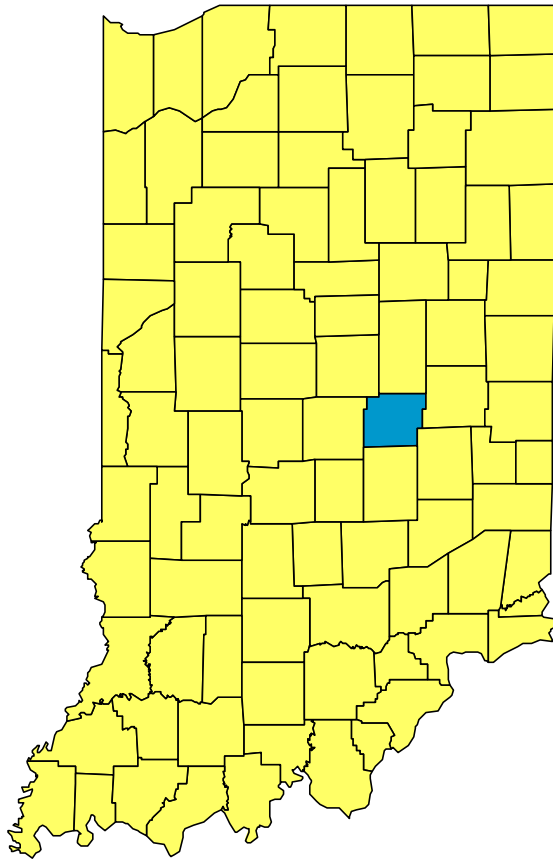
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	1,409	1.60%
Government	7,121	8.30%
Manufacturing	9,755	11.40%
Retail	16,590	19.40%
Services	21,452	25.10%
Other	29,155	34.20%
Unemployment (Dec 1998)		1.20%

## Housing Market Data

Housing Stock Built Pre-1979	65.00%
Vacancy Rate	5.77%
1997 Number of Single Family Building Permits	2,854
Average Value	\$152,322
1997 Number of Multi-Family Building Permits	538
Average Value	\$48,998
New Permits as Percent of Total Housing Stock	5.68%
Number of HUD Expiring Use Properties	193

# Hancock County



## Socioeconomic Data

### 1990 Census

Population	45,527
Rate of Change per year from 1980 to 1990	0.40%
Number of Households	15,959
Rate of Change per year from 1980 to 1990	1.00%
Persons per Household	2.82
Average Household Income	\$42,639
Median Household Income	\$37,333
No. of Low Moderate Income Households (% total)	339 (2.12%)

### 1998 Estimated

Population	53,690
Rate of Change per year from 1990 to 1998	2.24%
Age Distribution	
65 years plus (% total)	6,494 (12.10%)
85 years plus (% total)	755 (1.41%)
Number of Households	19,293
Rate of Change per year from 1990 to 1998	4.20%
Persons per Household	2.76
Average Household Income	\$62,130
Median Household Income	\$51,696
Change from 1990 to 1998	\$14,363
No. of Low Moderate Income Households (% total)	1,830 (9.49%)
Change from 1990 to 1998	-501

### 2003 Projected

Population	58,079
Rate of Change per year from 1998 to 2003	1.60%
Number of Households	21,178
Rate of Change per year from 1998 to 2003	2.00%
Persons per Household	2.72
Average Household Income	\$77,323
Median Household Income	\$61,138
Change from 1998 to 2003	\$9,442
No. of Low Moderate Income Households (% total)	1,663 (7.85%)
Change from 1998 to 2003	-167

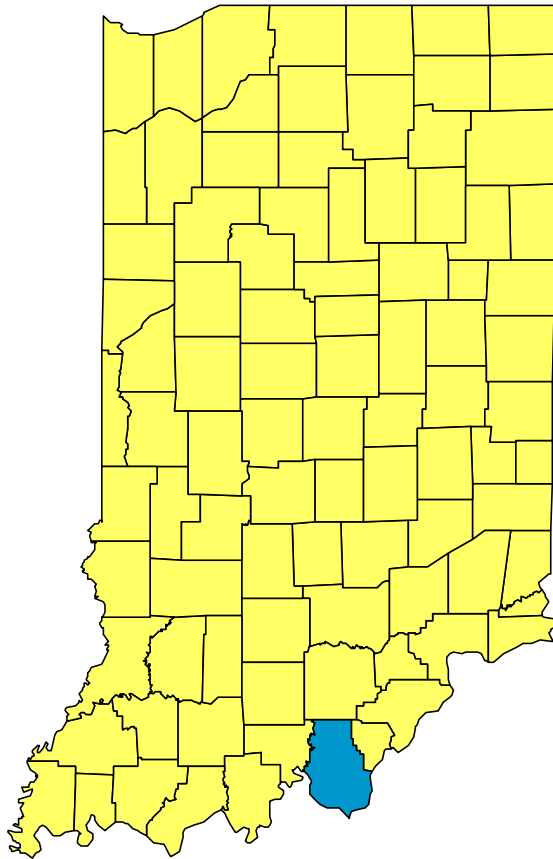
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	3,043	14.40%
Manufacturing	3,272	15.50%
Retail	4,088	19.40%
Services	4,875	23.10%
Other	5,840	27.60%
Unemployment (Dec 1998)		1.90%

## Housing Market Data

Housing Stock Built Pre-1979	85.00%
Vacancy Rate	3.36%
1997 Number of Single Family Building Permits	499
Average Value	\$136,715
1997 Number of Multi-Family Building Permits	70
Average Value	\$45,600
New Permits as Percent of Total Housing Stock	2.81%
Number of HUD Expiring Use Properties	104

# Harrison County



## Socioeconomic Data

### 1990 Census

Population	29,890
Rate of Change per year from 1980 to 1990	1.00%
Number of Households	10,618
Rate of Change per year from 1980 to 1990	1.70%
Persons per Household	2.79
Average Household Income	\$31,292
Median Household Income	\$27,238
No. of Low Moderate Income Households (% total)	575 (5.42%)

### 1998 Estimated

Population	34,345
Rate of Change per year from 1990 to 1998	1.86%
Age Distribution	
65 years plus (% total)	4,352 (12.67%)
85 years plus (% total)	544 (1.58%)
Number of Households	12,521
Rate of Change per year from 1990 to 1998	3.60%
Persons per Household	2.72
Average Household Income	\$46,253
Median Household Income	\$36,572
Change from 1990 to 1998	\$9,334
No. of Low Moderate Income Households (% total)	1,970 (15.73%)
Change from 1990 to 1998	-675

### 2003 Projected

Population	37,208
Rate of Change per year from 1998 to 2003	1.70%
Number of Households	13,780
Rate of Change per year from 1998 to 2003	2.00%
Persons per Household	2.68
Average Household Income	\$58,373
Median Household Income	\$43,941
Change from 1998 to 2003	\$7,369
No. of Low Moderate Income Households (% total)	1,798 (13.05%)
Change from 1998 to 2003	-172

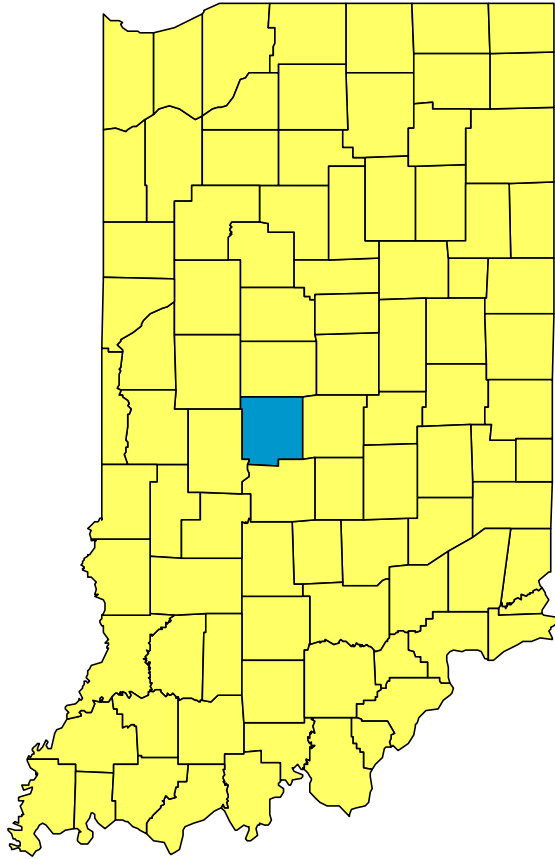
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	171	1.30%
Government	1,715	13.20%
Manufacturing	2,355	18.10%
Retail	2,632	20.30%
Services	2,526	19.50%
Other	3,577	27.60%
Unemployment (Dec 1998)		2.40%

## Housing Market Data

Housing Stock Built Pre-1979	78.00%
Vacancy Rate	7.89%
1997 Number of Single Family Building Permits	251
Average Value	\$102,147
1997 Number of Multi-Family Building Permits	71
Average Value	\$38,662
New Permits as Percent of Total Housing Stock	2.44%
Number of HUD Expiring Use Properties	50

# Hendricks County



## Socioeconomic Data

### 1990 Census

Population	75,717
Rate of Change per year from 1980 to 1990	0.80%
Number of Households	26,109
Rate of Change per year from 1980 to 1990	1.50%
Persons per Household	2.81
Average Household Income	\$44,655
Median Household Income	\$39,892
No. of Low Moderate Income Households (% total)	542 (2.08%)

### 1998 Estimated

Population	93,014
Rate of Change per year from 1990 to 1998	2.86%
Age Distribution	
65 years plus (% total)	10,647 (11.45%)
85 years plus (% total)	1,181 (1.27%)
Number of Households	32,730
Rate of Change per year from 1990 to 1998	5.10%
Persons per Household	2.75
Average Household Income	\$66,830
Median Household Income	\$56,906
Change from 1990 to 1998	\$17,014
No. of Low Moderate Income Households (% total)	2,647 (8.09%)
Change from 1990 to 1998	-601

### 2003 Projected

Population	102,646
Rate of Change per year from 1998 to 2003	2.10%
Number of Households	36,688
Rate of Change per year from 1998 to 2003	2.40%
Persons per Household	2.72
Average Household Income	\$84,761
Median Household Income	\$68,699
Change from 1998 to 2003	\$11,793
No. of Low Moderate Income Households (% total)	2,430 (6.62%)
Change from 1998 to 2003	--217

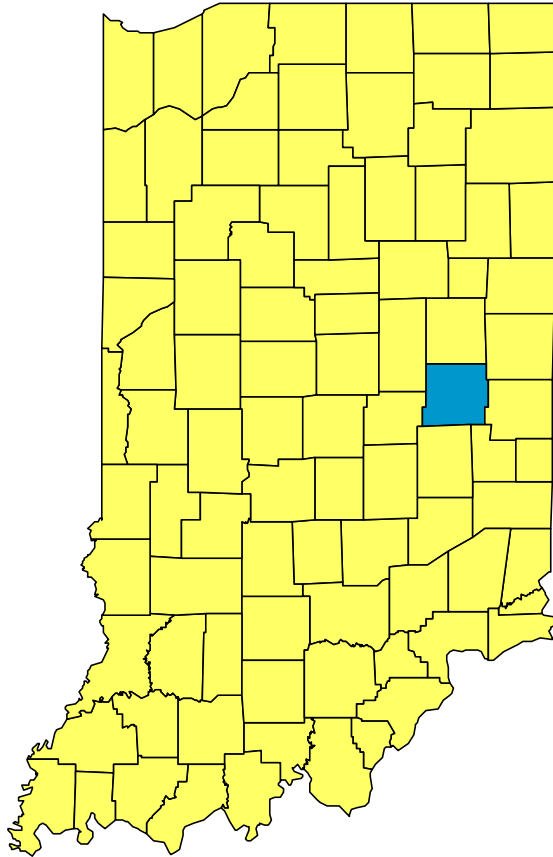
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	5,695	16.10%
Manufacturing	1,634	4.60%
Retail	7,595	21.50%
Services	9,372	26.50%
Other	11,077	31.30%
Unemployment (Dec 1998)		1.50%

## Housing Market Data

Housing Stock Built Pre-1979	79.00%
Vacancy Rate	3.27%
1997 Number of Single Family Building Permits	1,171
Average Value	\$128,939
1997 Number of Multi-Family Building Permits	342
Average Value	\$40,360
New Permits as Percent of Total Housing Stock	4.27%
Number of HUD Expiring Use Properties	165

# Henry County



## Socioeconomic Data

### 1990 Census

Population	48,139
Rate of Change per year from 1980 to 1990	-1.00%
Number of Households	18,642
Rate of Change per year from 1980 to 1990	-0.10%
Persons per Household	2.55
Average Household Income	\$30,709
Median Household Income	\$25,668
No. of Low Moderate Income Households (% total)	1,147 (6.15%)

### 1998 Estimated

Population	49,124
Rate of Change per year from 1990 to 1998	0.26%
Age Distribution	
65 years plus (% total)	7,777 (15.83%)
85 years plus (% total)	1,051 (2.14%)
Number of Households	19,805
Rate of Change per year from 1990 to 1998	1.20%
Persons per Household	2.44
Average Household Income	\$43,787
Median Household Income	\$33,780
Change from 1990 to 1998	\$8,112
No. of Low Moderate Income Households (% total)	3,915 (19.77%)
Change from 1990 to 1998	-1,340

### 2003 Projected

Population	49,377
Rate of Change per year from 1998 to 2003	0.10%
Number of Households	20,391
Rate of Change per year from 1998 to 2003	0.60%
Persons per Household	2.39
Average Household Income	\$54,108
Median Household Income	\$38,568
Change from 1998 to 2003	\$4,788
No. of Low Moderate Income Households (% total)	3,430 (16.82%)
Change from 1998 to 2003	-485

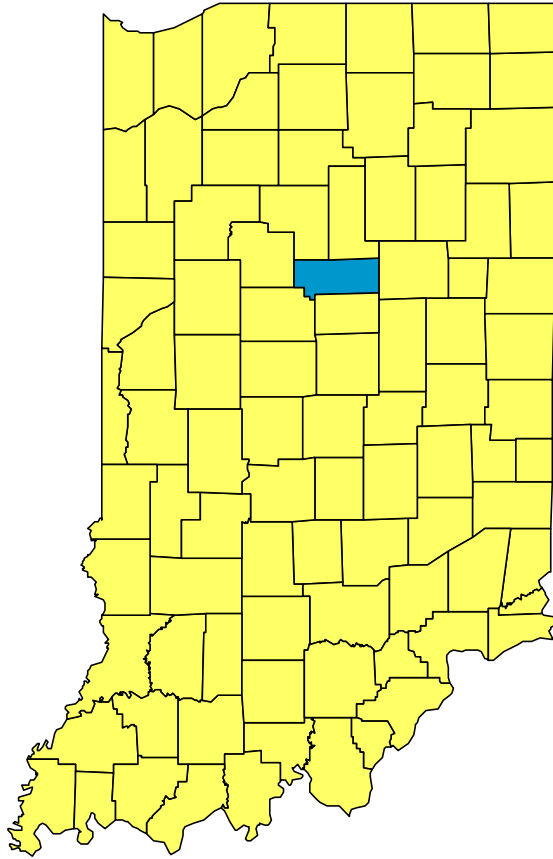
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	227	1.10%
Government	3,604	17.90%
Manufacturing	3,650	18.10%
Retail	4,274	21.20%
Services	4,411	21.90%
Other	3,947	19.80%
Unemployment (Dec 1998)		3.70%

## Housing Market Data

Housing Stock Built Pre-1979	93.00%
Vacancy Rate	6.40%
1997 Number of Single Family Building Permits	171
Average Value	\$95,035
1997 Number of Multi-Family Building Permits	4
Average Value	\$80,000
New Permits as Percent of Total Housing Stock	0.83%
Number of HUD Expiring Use Properties	214

# Howard County



## Socioeconomic Data

### 1990 Census

Population	80,827
Rate of Change per year from 1980 to 1990	-0.70%
Number of Households	31,523
Rate of Change per year from 1980 to 1990	0.20%
Persons per Household	2.54
Average Household Income	\$36,526
Median Household Income	\$31,511
No. of Low Moderate Income Households (% total)	1,905 (6.05%)

### 1998 Estimated

Population	84,539
Rate of Change per year from 1990 to 1998	0.57%
Age Distribution	
65 years plus (% total)	11,370 (13.45%)
85 years plus (% total)	1,420 (1.68%)
Number of Households	34,302
Rate of Change per year from 1990 to 1998	1.80%
Persons per Household	2.43
Average Household Income	\$54,238
Median Household Income	\$43,069
Change from 1990 to 1998	\$11,558
No. of Low Moderate Income Households (% total)	6,068 (17.69%)
Change from 1990 to 1998	-1,276

### 2003 Projected

Population	86,777
Rate of Change per year from 1998 to 2003	0.50%
Number of Households	36,076
Rate of Change per year from 1998 to 2003	1.00%
Persons per Household	2.38
Average Household Income	\$68,498
Median Household Income	\$50,674
Change from 1998 to 2003	\$7,605
No. of Low Moderate Income Households (% total)	5,374 (14.90%)
Change from 1998 to 2003	-694

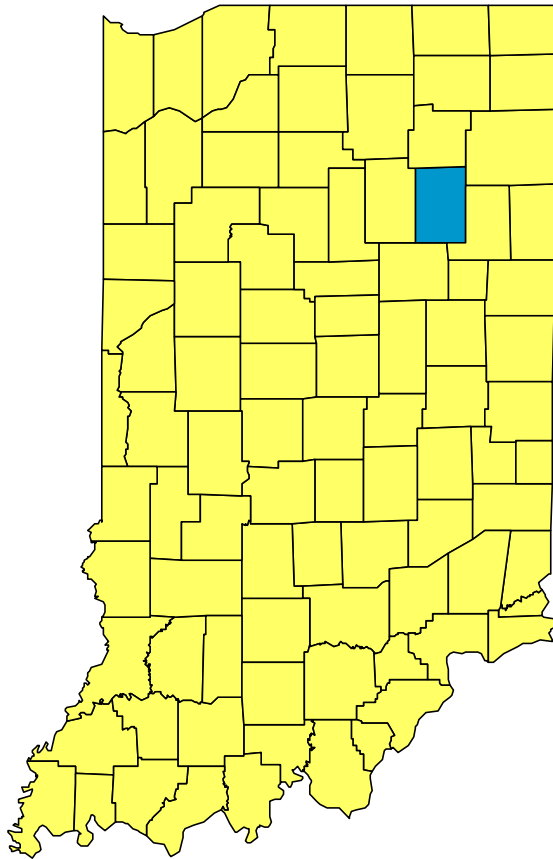
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	387	0.70%
Government	5,976	10.40%
Manufacturing	20,947	36.50%
Retail	11,047	19.20%
Services	11,338	19.80%
Other	7,695	13.40%
Unemployment (Dec 1998)		2.40%

## Housing Market Data

Housing Stock Built Pre-1979	90.00%
Vacancy Rate	7.29%
1997 Number of Single Family Building Permits	283
Average Value	\$115,466
1997 Number of Multi-Family Building Permits	126
Average Value	\$72,444
New Permits as Percent of Total Housing Stock	1.11%
Number of HUD Expiring Use Properties	461

# Huntington County



## Socioeconomic Data

### 1990 Census

Population	35,427
Rate of Change per year from 1980 to 1990	0.00%
Number of Households	12,830
Rate of Change per year from 1980 to 1990	0.40%
Persons per Household	2.68
Average Household Income	\$34,519
Median Household Income	\$29,681
No. of Low Moderate Income Households (% total)	440 (3.43%)

### 1998 Estimated

Population	37,270
Rate of Change per year from 1990 to 1998	0.65%
Age Distribution	
65 years plus (% total)	5,547 (14.88%)
85 years plus (% total)	901 (2.42%)
Number of Households	13,498
Rate of Change per year from 1990 to 1998	1.00%
Persons per Household	2.68
Average Household Income	\$49,498
Median Household Income	\$39,847
Change from 1990 to 1998	\$10,166
No. of Low Moderate Income Households (% total)	1,910 (14.15%)
Change from 1990 to 1998	-751

### 2003 Projected

Population	38,388
Rate of Change per year from 1998 to 2003	0.60%
Number of Households	13,952
Rate of Change per year from 1998 to 2003	0.70%
Persons per Household	2.67
Average Household Income	\$61,291
Median Household Income	\$47,047
Change from 1998 to 2003	\$7,200
No. of Low Moderate Income Households (% total)	1,635 (11.72%)
Change from 1998 to 2003	-275

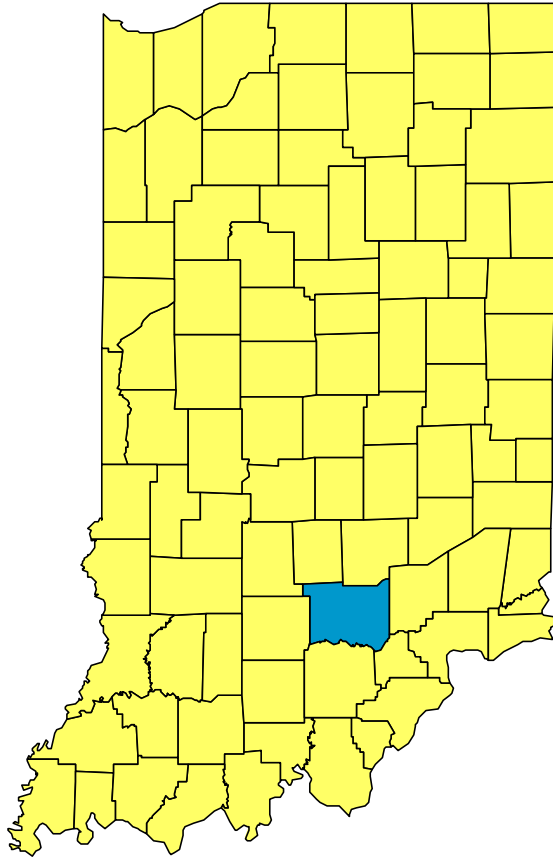
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	151	0.70%
Government	2,081	9.30%
Manufacturing	7,857	35.10%
Retail	3,877	17.30%
Services	4,668	20.80%
Other	3,775	16.80%
Unemployment (Dec 1998)		3.40%

## Housing Market Data

Housing Stock Built Pre-1979	88.00%
Vacancy Rate	6.23%
1997 Number of Single Family Building Permits	203
Average Value	\$112,596
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	1.36%
Number of HUD Expiring Use Properties	129

# Jackson County



## Socioeconomic Data

### 1990 Census

Population	37,730
Rate of Change per year from 1980 to 1990	0.30%
Number of Households	14,032
Rate of Change per year from 1980 to 1990	0.80%
Persons per Household	2.66
Average Household Income	\$30,746
Median Household Income	\$25,767
No. of Low Moderate Income Households (% total)	687 (4.90%)

### 1998 Estimated

Population	41,051
Rate of Change per year from 1990 to 1998	1.10%
Age Distribution	
65 years plus (% total)	5,873 (14.31%)
85 years plus (% total)	854 (2.08%)
Number of Households	15,413
Rate of Change per year from 1990 to 1998	2.00%
Persons per Household	2.64
Average Household Income	\$48,362
Median Household Income	\$36,923
Change from 1990 to 1998	\$11,156
No. of Low Moderate Income Households (% total)	2,553 (16.56%)
Change from 1990 to 1998	-1,176

### 2003 Projected

Population	42,890
Rate of Change per year from 1998 to 2003	0.90%
Number of Households	16,208
Rate of Change per year from 1998 to 2003	1.00%
Persons per Household	2.63
Average Household Income	\$62,936
Median Household Income	\$44,652
Change from 1998 to 2003	\$7,729
No. of Low Moderate Income Households (% total)	2,045 (12.62%)
Change from 1998 to 2003	-508

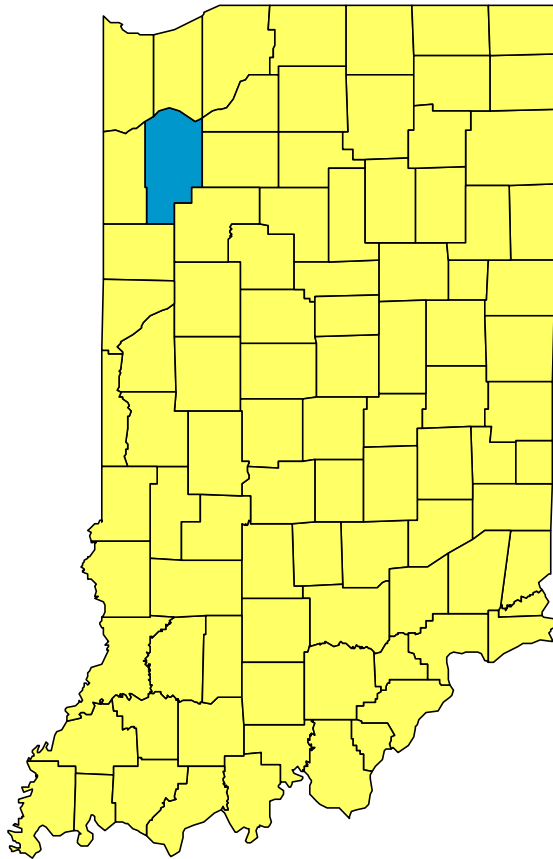
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	2,429	10.20%
Manufacturing	6,442	27.10%
Retail	5,503	23.10%
Services	3,914	16.40%
Other	5,513	23.20%
Unemployment (Dec 1998)		2.50%

## Housing Market Data

Housing Stock Built Pre-1979	85.00%
Vacancy Rate	5.62%
1997 Number of Single Family Building Permits	176
Average Value	\$103,949
1997 Number of Multi-Family Building Permits	95
Average Value	\$35,305
New Permits as Percent of Total Housing Stock	1.65%
Number of HUD Expiring Use Properties	262

# Jasper County



## Socioeconomic Data

### 1990 Census

Population	24,960
Rate of Change per year from 1980 to 1990	-0.50%
Number of Households	8,527
Rate of Change per year from 1980 to 1990	0.30%
Persons per Household	2.80
Average Household Income	\$32,309
Median Household Income	\$28,546
No. of Low Moderate Income Households (% total)	410 (4.81%)

### 1998 Estimated

Population	29,221
Rate of Change per year from 1990 to 1998	2.13%
Age Distribution	
65 years plus (% total)	3,796 (12.99%)
85 years plus (% total)	480 (1.64%)
Number of Households	10,393
Rate of Change per year from 1990 to 1998	4.40%
Persons per Household	2.72
Average Household Income	\$38,389
Median Household Income	\$31,940
Change from 1990 to 1998	\$3,394
No. of Low Moderate Income Households (% total)	1,971 (18.96%)
Change from 1990 to 1998	82

### 2003 Projected

Population	31,745
Rate of Change per year from 1998 to 2003	1.70 %
Number of Households	11,528
Rate of Change per year from 1998 to 2003	2.20%
Persons per Household	2.67
Average Household Income	\$42,306
Median Household Income	\$32,720
Change from 1998 to 2003	\$780
No. of Low Moderate Income Households (% total)	2,103 (18.24%)
Change from 1998 to 2003	132

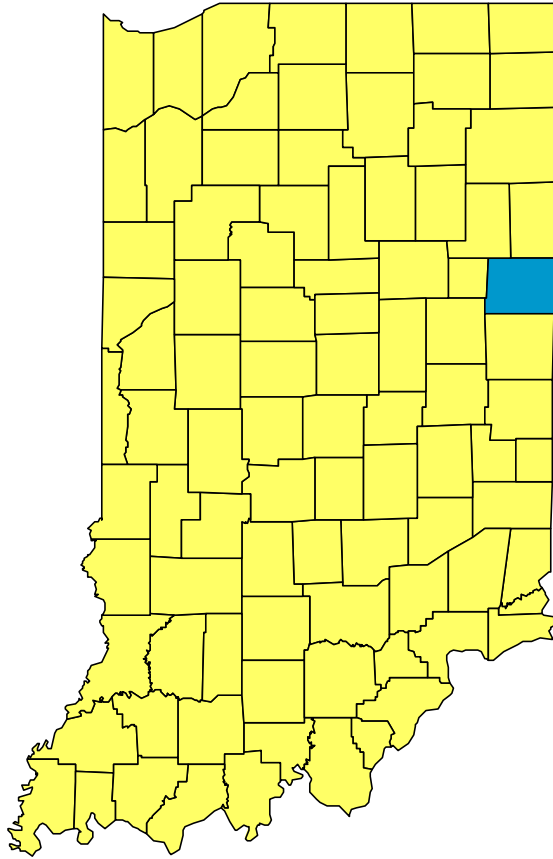
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	196	1.40%
Government	1,788	13.00%
Manufacturing	1,414	10.20%
Retail	2,871	20.80%
Services	2,681	19.40%
Other	4,856	35.20%
Unemployment (Dec 1998)		4.00%

## Housing Market Data

Housing Stock Built Pre-1979	86.00%
Vacancy Rate	5.36%
1997 Number of Single Family Building Permits	194
Average Value	\$91,031
1997 Number of Multi-Family Building Permits	20
Average Value	\$56,100
New Permits as Percent of Total Housing Stock	1.99%
Number of HUD Expiring Use Properties	40

## Jay County



### Socioeconomic Data

#### 1990 Census

Population	21,512
Rate of Change per year from 1980 to 1990	-0.70%
Number of Households	8,161
Rate of Change per year from 1980 to 1990	-0.20%
Persons per Household	2.61
Average Household Income	\$27,074
Median Household Income	\$23,705
No. of Low Moderate Income Households (% total)	382 (4.68%)

#### 1998 Estimated

Population	21,633
Rate of Change per year from 1990 to 1998	0.07%
Age Distribution	
65 years plus (% total)	3,472 (16.05%)
85 years plus (% total)	450 (2.08%)
Number of Households	8,329
Rate of Change per year from 1990 to 1998	0.40%
Persons per Household	2.57
Average Household Income	\$36,842
Median Household Income	\$29,996
Change from 1990 to 1998	\$6,291
No. of Low Moderate Income Households (% total)	1,703 (20.45%)
Change from 1990 to 1998	-644

#### 2003 Projected

Population	21,670
Rate of Change per year from 1998 to 2003	0.00 %
Number of Households	8,425
Rate of Change per year from 1998 to 2003	0.20%
Persons per Household	2.54
Average Household Income	\$44,005
Median Household Income	\$32,994
Change from 1998 to 2003	\$2998
No. of Low Moderate Income Households (% total)	1430 (20.33%)
Change from 1998 to 2003	-273

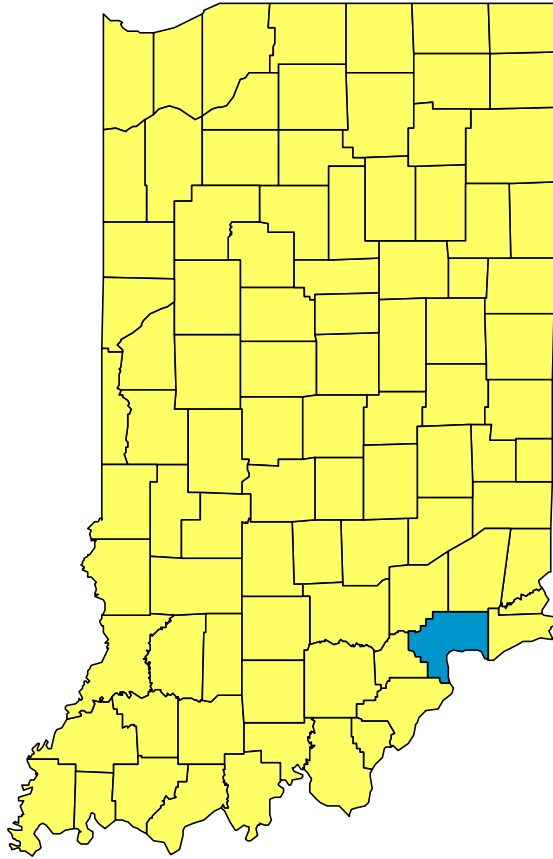
### Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	1,196	10.50%
Manufacturing	3,691	32.50%
Retail	1,731	15.30%
Services	2,354	20.80%
Other	2,368	20.90%
Unemployment (Dec 1998)		3.90%

### Housing Market Data

Housing Stock Built Pre-1979	92.00%
Vacancy Rate	9.12%
1997 Number of Single Family Building Permits	48
Average Value	\$76,938
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.52%
Number of HUD Expiring Use Properties	36

# Jefferson County



## Socioeconomic Data

### 1990 Census

Population	29,797
Rate of Change per year from 1980 to 1990	-0.20%
Number of Households	10,897
Rate of Change per year from 1980 to 1990	0.60%
Persons per Household	2.57
Average Household Income	\$30,943
Median Household Income	\$24,820
No. of Low Moderate Income Households (% total)	666 (6.11%)

### 1998 Estimated

Population	31,227
Rate of Change per year from 1990 to 1998	0.60%
Age Distribution	
65 years plus (% total)	4,540 (14.54%)
85 years plus (% total)	579 (1.85%)
Number of Households	11,861
Rate of Change per year from 1990 to 1998	1.80 %
Persons per Household	2.48
Average Household Income	\$43,622
Median Household Income	\$33,067
Change from 1990 to 1998	\$8,247
No. of Low Moderate Income Households (% total)	2,299 (19.38%)
Change from 1990 to 1998	-521

### 2003 Projected

Population	31,916
Rate of Change per year from 1998 to 2003	0.40 %
Number of Households	12,389
Rate of Change per year from 1998 to 2003	0.90%
Persons per Household	2.43
Average Household Income	\$53,058
Median Household Income	\$38,051
Change from 1998 to 2003	\$4,984
No. of Low Moderate Income Households (% total)	2,091 (16.88%)
Change from 1998 to 2003	-208

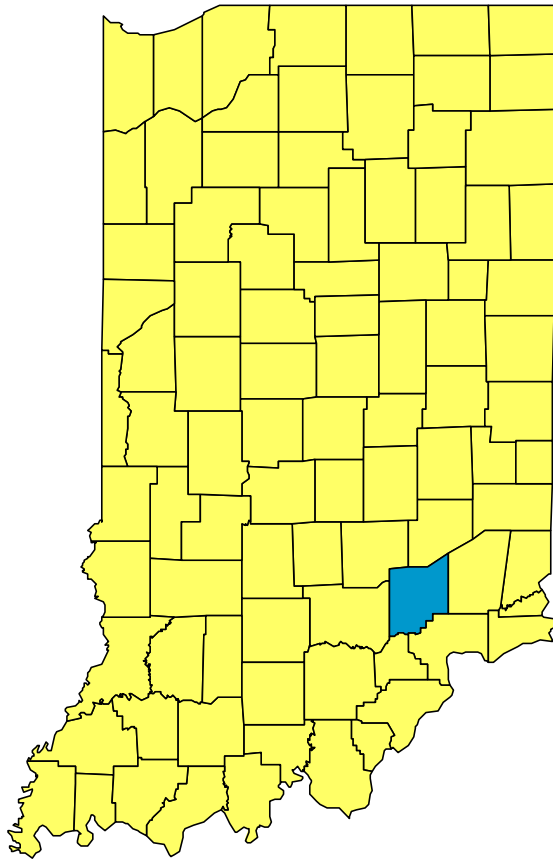
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	137	0.80%
Government	2,401	13.80%
Manufacturing	4,086	23.50%
Retail	3,280	18.90%
Services	4,126	23.70%
Other	3,343	19.30%
Unemployment (Dec 1998)		3.70%

## Housing Market Data

Housing Stock Built Pre-1979	86.00%
Vacancy Rate	9.40%
1997 Number of Single Family Building Permits	182
Average Value	\$67,445
1997 Number of Multi-Family Building Permits	32
Average Value	\$46,875
New Permits as Percent of Total Housing Stock	1.64%
Number of HUD Expiring Use Properties	351

# Jennings County



## Socioeconomic Data

### 1990 Census

Population	23,661
Rate of Change per year from 1980 to 1990	-0.40%
Number of Households	8,351
Rate of Change per year from 1980 to 1990	1.40%
Persons per Household	2.75
Average Household Income	\$28,921
Median Household Income	\$24,617
No. of Low Moderate Income Households (% total)	374 (4.48%)

### 1998 Estimated

Population	27,668
Rate of Change per year from 1990 to 1998	2.12%
Age Distribution	
65 years plus (% total)	3,506 (12.67%)
85 years plus (% total)	406 (1.47%)
Number of Households	10,235
Rate of Change per year from 1990 to 1998	4.50%
Persons per Household	2.65
Average Household Income	\$44,083
Median Household Income	\$34,320
Change from 1990 to 1998	\$9,703
No. of Low Moderate Income Households (% total)	1,856 (18.13%)
Change from 1990 to 1998	-472

### 2003 Projected

Population	30,213
Rate of Change per year from 1998 to 2003	1.80 %
Number of Households	11,428
Rate of Change per year from 1998 to 2003	2.30%
Persons per Household	2.60
Average Household Income	\$56,624
Median Household Income	\$41,315
Change from 1998 to 2003	\$6,995
No. of Low Moderate Income Households (% total)	1,594 (13.95%)
Change from 1998 to 2003	-262

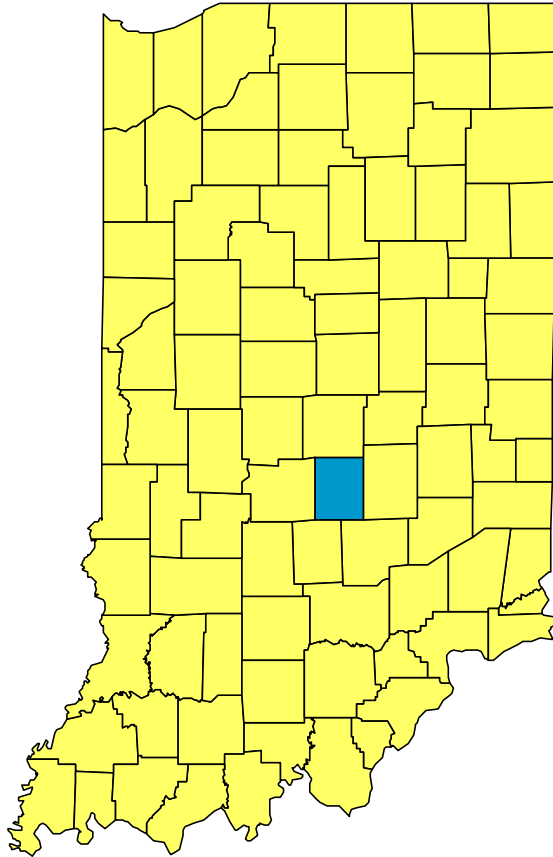
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	93	0.80%
Government	2,262	20.10%
Manufacturing	2,258	20.00%
Retail	2,281	20.20%
Services	1,908	16.90%
Other	2,479	22.00%
Unemployment (Dec 1998)		2.40%

## Housing Market Data

Housing Stock Built Pre-1979	81.00%
Vacancy Rate	9.32%
1997 Number of Single Family Building Permits	95
Average Value	\$97,432
1997 Number of Multi-Family Building Permits	23
Average Value	\$38,304
New Permits as Percent of Total Housing Stock	1.18%
Number of HUD Expiring Use Properties	8

# Johnson County



## Socioeconomic Data

### 1990 Census

Population	88,109
Rate of Change per year from 1980 to 1990	1.40%
Number of Households	31,354
Rate of Change per year from 1980 to 1990	2.40%
Persons per Household	2.71
Average Household Income	\$41,374
Median Household Income	\$35,035
No. of Low Moderate Income Households (% total)	992 (3.16%)

### 1998 Estimated

Population	108,316
Rate of Change per year from 1990 to 1998	2.87%
Age Distribution	
65 years plus (% total)	12,987 (11.99%)
85 years plus (% total)	1,904 (1.76%)
Number of Households	40,216
Rate of Change per year from 1990 to 1998	5.70%
Persons per Household	2.62
Average Household Income	\$57,627
Median Household Income	\$46,353
Change from 1990 to 1998	\$11,318
No. of Low Moderate Income Households (% total)	4,512 (11.22%)
Change from 1990 to 1998	-726

### 2003 Projected

Population	119,214
Rate of Change per year from 1998 to 2003	2.00%
Number of Households	45,347
Rate of Change per year from 1998 to 2003	2.60%
Persons per Household	2.56
Average Household Income	\$69,785
Median Household Income	\$52,967
Change from 1998 to 2003	\$6,614
No. of Low Moderate Income Households (% total)	4,404 (9.71%)
Change from 1998 to 2003	-108

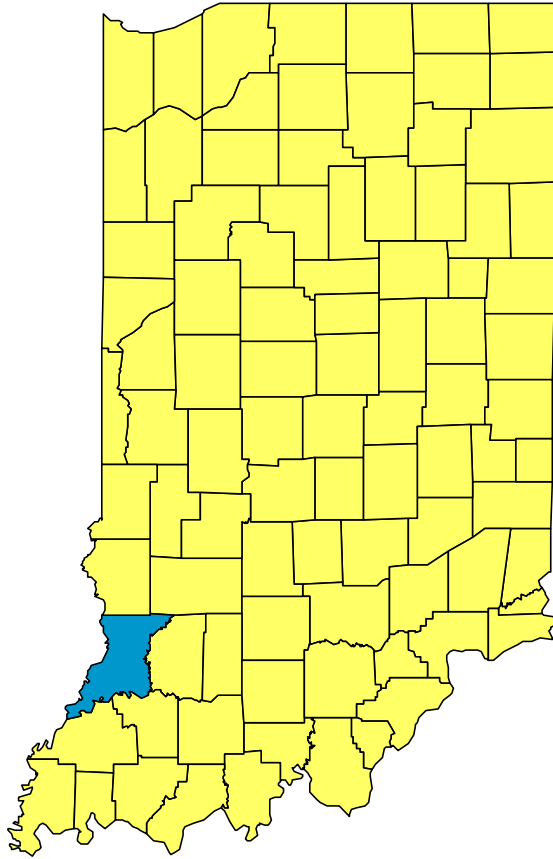
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	437	0.90%
Government	5,220	10.70%
Manufacturing	6,585	13.50%
Retail	14,255	29.20%
Services	12,047	24.60%
Other	10,354	21.10%
Unemployment (Dec 1998)		1.80%

## Housing Market Data

Housing Stock Built Pre-1979	78.00%
Vacancy Rate	6.17%
1997 Number of Single Family Building Permits	1,170
Average Value	\$124,435
1997 Number of Multi-Family Building Permits	54
Average Value	\$90,130
New Permits as Percent of Total Housing Stock	2.90%
Number of HUD Expiring Use Properties	527

# Knox County



## Socioeconomic Data

### 1990 Census

Population	39,884
Rate of Change per year from 1980 to 1990	-0.50%
Number of Households	15,145
Rate of Change per year from 1980 to 1990	-0.20%
Persons per Household	2.45
Average Household Income	\$28,560
Median Household Income	\$21,550
No. of Low Moderate Income Households (% total)	1,424 (9.40%)

### 1998 Estimated

Population	39,442
Rate of Change per year from 1990 to 1998	-0.14%
Age Distribution	
65 years plus (% total)	6,596 (16.72%)
85 years plus (% total)	982 (2.49%)
Number of Households	15,130
Rate of Change per year from 1990 to 1998	0.00%
Persons per Household	2.43
Average Household Income	\$42,103
Median Household Income	\$29,729
Change from 1990 to 1998	\$8,179
No. of Low Moderate Income Households (% total)	3,741 (24.73%)
Change from 1990 to 1998	-1,694

### 2003 Projected

Population	39,141
Rate of Change per year from 1998 to 2003	-0.20%
Number of Households	15,097
Rate of Change per year from 1998 to 2003	0.00 %
Persons per Household	2.42
Average Household Income	\$52,830
Median Household Income	\$33,962
Change from 1998 to 2003	\$4,233
No. of Low Moderate Income Households (% total)	3,069 (20.33%)
Change from 1998 to 2003	-672

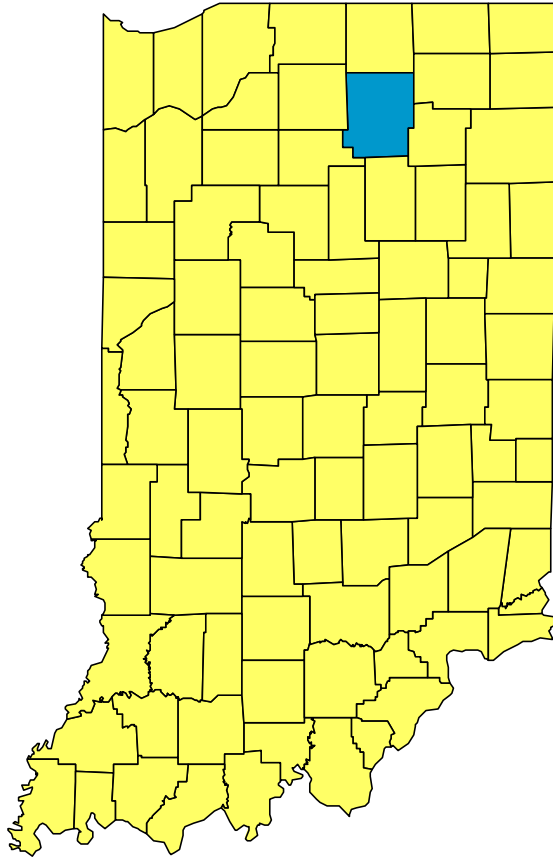
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	272	1.10%
Government	5,241	21.80%
Manufacturing	1,947	8.10%
Retail	4,666	19.40%
Services	6,229	25.90%
Other	5,721	23.70%
Unemployment (Dec 1998)		3.00%

## Housing Market Data

Housing Stock Built Pre-1979	87.00%
Vacancy Rate	10.47%
1997 Number of Single Family Building Permits	64
Average Value	\$84,969
1997 Number of Multi-Family Building Permits	19
Average Value	\$34,158
New Permits as Percent of Total Housing Stock	0.48%
Number of HUD Expiring Use Properties	223

# Kosciusko County



## Socioeconomic Data

### 1990 Census

Population	65,294
Rate of Change per year from 1980 to 1990	1.00%
Number of Households	23,449
Rate of Change per year from 1980 to 1990	1.20%
Persons per Household	2.74
Average Household Income	\$36,723
Median Household Income	\$31,666
No. of Low Moderate Income Households (% total)	731 (3.12%)

### 1998 Estimated

Population	71,152
Rate of Change per year from 1990 to 1998	1.12%
Age Distribution	
65 years plus (% total)	9,312 (13.09%)
85 years plus (% total)	1,187 (1.67%)
Number of Households	25,231
Rate of Change per year from 1990 to 1998	1.50%
Persons per Household	2.77
Average Household Income	\$54,580
Median Household Income	\$44,751
Change from 1990 to 1998	\$13,085
No. of Low Moderate Income Households (% total)	2,742 (10.87%)
Change from 1990 to 1998	-1,451

### 2003 Projected

Population	74,669
Rate of Change per year from 1998 to 2003	1.00%
Number of Households	26,478
Rate of Change per year from 1998 to 2003	1.00%
Persons per Household	2.78
Average Household Income	\$68,290
Median Household Income	\$53,668
Change from 1998 to 2003	\$8,917
No. of Low Moderate Income Households (% total)	2,422 (9.15%)
Change from 1998 to 2003	-320

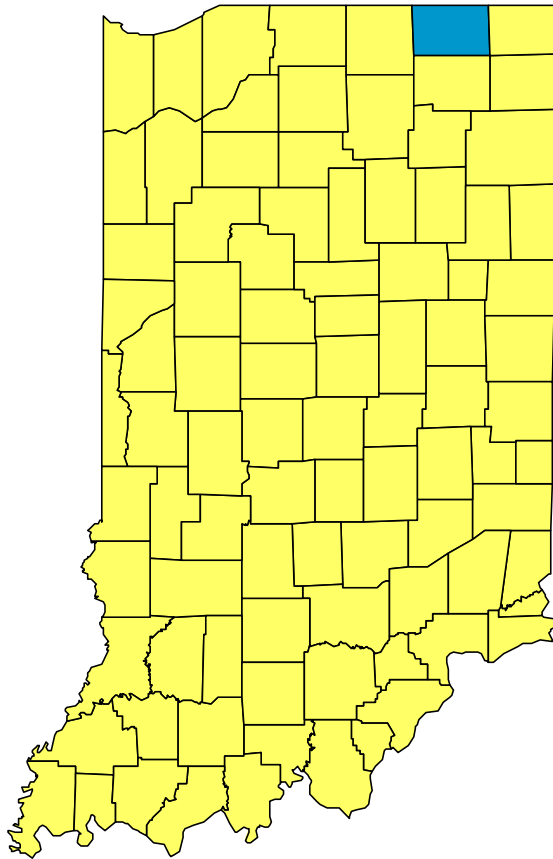
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	372	0.90%
Government	2,960	7.00%
Manufacturing	16,119	38.10%
Retail	6,647	15.70%
Services	9,094	21.50%
Other	5,721	16.80%
Unemployment (Dec 1998)		2.10%

## Housing Market Data

Housing Stock Built Pre-1979	82.00%
Vacancy Rate	Unavailable
1997 Number of Single Family Building Permits	456
Average Value	\$94,774
1997 Number of Multi-Family Building Permits	205
Average Value	\$34,283
New Permits as Percent of Total Housing Stock	1.96%
Number of HUD Expiring Use Properties	126

# Lagrange County



## Socioeconomic Data

### 1990 Census

Population	29,477
Rate of Change per year from 1980 to 1990	1.50%
Number of Households	9,209
Rate of Change per year from 1980 to 1990	1.90%
Persons per Household	3.15
Average Household Income	\$31,551
Median Household Income	\$27,296
No. of Low Moderate Income Households (% total)	424 (4.60%)

### 1998 Estimated

Population	32,826
Rate of Change per year from 1990 to 1998	1.42%
Age Distribution	
65 years plus (% total)	3,688 (11.23%)
85 years plus (% total)	425 (1.29%)
Number of Households	10,260
Rate of Change per year from 1990 to 1998	2.30%
Persons per Household	3.17
Average Household Income	\$51,305
Median Household Income	\$42,248
Change from 1990 to 1998	\$14,952
No. of Low Moderate Income Households (% total)	1,369 (13.34%)
Change from 1990 to 1998	-619

### 2003 Projected

Population	34,878
Rate of Change per year from 1998 to 2003	1.30%
Number of Households	10,914
Rate of Change per year from 1998 to 2003	1.30%
Persons per Household	3.16
Average Household Income	\$67,850
Median Household Income	\$52,651
Change from 1998 to 2003	\$10,403
No. of Low Moderate Income Households (% total)	1,133 (10.38%)
Change from 1998 to 2003	-236

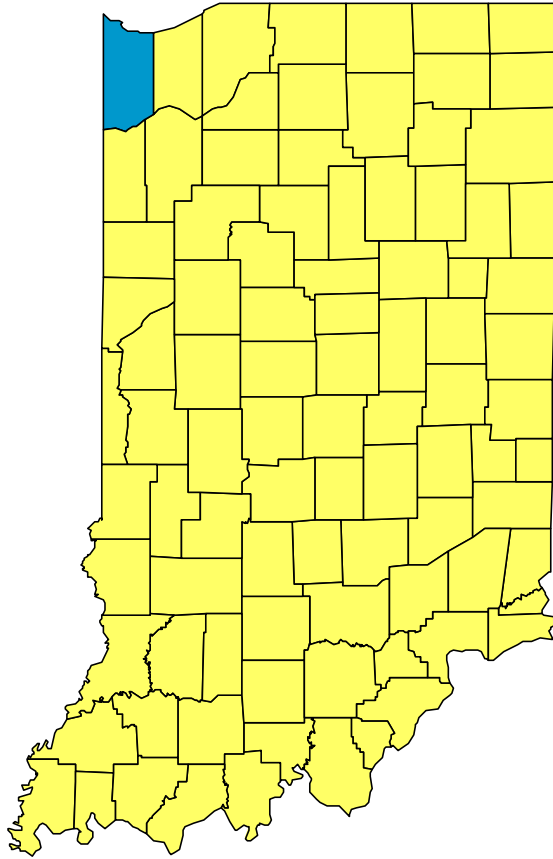
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	233	1.40%
Government	1,343	7.90%
Manufacturing	5,989	35.10%
Retail	2,447	14.40%
Services	2,866	16.80%
Other	4,172	24.40%
Unemployment (Dec 1998)		2.00%

## Housing Market Data

Housing Stock Built Pre-1979	81.00%
Vacancy Rate	Unavailable
1997 Number of Single Family Building Permits	189
Average Value	\$74,106
1997 Number of Multi-Family Building Permits	2
Average Value	\$50,000
New Permits as Percent of Total Housing Stock	0.44%
Number of HUD Expiring Use Properties	48

# Lake County



## Socioeconomic Data

### 1990 Census

Population	475,594
Rate of Change per year from 1980 to 1990	-0.90%
Number of Households	170,748
Rate of Change per year from 1980 to 1990	-0.20%
Persons per Household	2.76
Average Household Income	\$35,004
Median Household Income	\$30,439
No. of Low Moderate Income Households (% total)	13,361 (7.82%)

### 1998 Estimated

Population	477,148
Rate of Change per year from 1990 to 1998	0.04%
Age Distribution	
65 years plus (% total)	63,382 (13.28%)
85 years plus (% total)	7,033 (1.47%)
Number of Households	175,873
Rate of Change per year from 1990 to 1998	0.60%
Persons per Household	2.69
Average Household Income	\$48,914
Median Household Income	\$39,050
Change from 1990 to 1998	\$8,611
No. of Low Moderate Income Households (% total)	34,782 (19.78%)
Change from 1990 to 1998	-7,500

### 2003 Projected

Population	479,078
Rate of Change per year from 1998 to 2003	0.10%
Number of Households	179,429
Rate of Change per year from 1998 to 2003	0.40%
Persons per Household	2.64
Average Household Income	\$59,242
Median Household Income	\$43,311
Change from 1998 to 2003	\$4,261
No. of Low Moderate Income Households (% total)	32,640 (18.19%)
Change from 1998 to 2003	-2,142

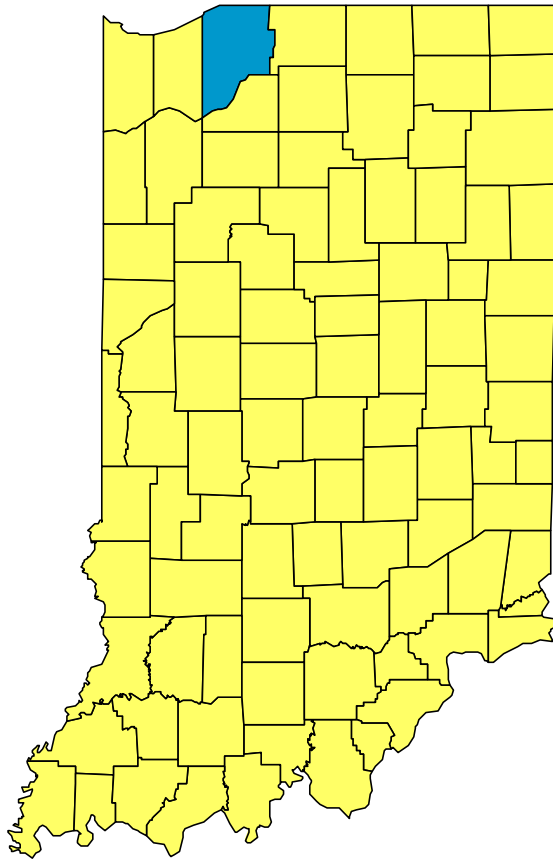
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	1,560	0.70%
Government	28,732	12.10%
Manufacturing	39,719	16.70%
Retail	46,315	19.50%
Services	69,491	29.30%
Other	53,554	21.70%
Unemployment (Dec 1998)		4.20%

## Housing Market Data

Housing Stock Built Pre-1979	92.00%
Vacancy Rate	7.18%
1997 Number of Single Family Building Permits	1,229
Average Value	\$135,938
1997 Number of Multi-Family Building Permits	534
Average Value	\$69,127
New Permits as Percent of Total Housing Stock	6.97%
Number of HUD Expiring Use Properties	3,555

# LaPorte County



## Socioeconomic Data

### 1990 Census

Population	107,066
Rate of Change per year from 1980 to 1990	-0.10%
Number of Households	38,488
Rate of Change per year from 1980 to 1990	0.30%
Persons per Household	2.63
Average Household Income	\$34,372
Median Household Income	\$28,469
No. of Low Moderate Income Households (% total)	1,780 (4.62%)

### 1998 Estimated

Population	109,412
Rate of Change per year from 1990 to 1998	0.27%
Age Distribution	
65 years plus (% total)	15,468 (14.14%)
85 years plus (% total)	1,850 (1.69%)
Number of Households	40,252
Rate of Change per year from 1990 to 1998	0.90%
Persons per Household	2.57
Average Household Income	\$47,176
Median Household Income	\$36,525
Change from 1990 to 1998	\$8,056
No. of Low Moderate Income Households (% total)	7,207 (17.90%)
Change from 1990 to 1998	-1961

### 2003 Projected

Population	109,786
Rate of Change per year from 1998 to 2003	0.10%
Number of Households	40,981
Rate of Change per year from 1998 to 2003	0.40%
Persons per Household	2.53
Average Household Income	\$53,454
Median Household Income	\$40,292
Change from 1998 to 2003	\$3,767
No. of Low Moderate Income Households (% total)	6,530 (15.93%)
Change from 1998 to 2003	-677

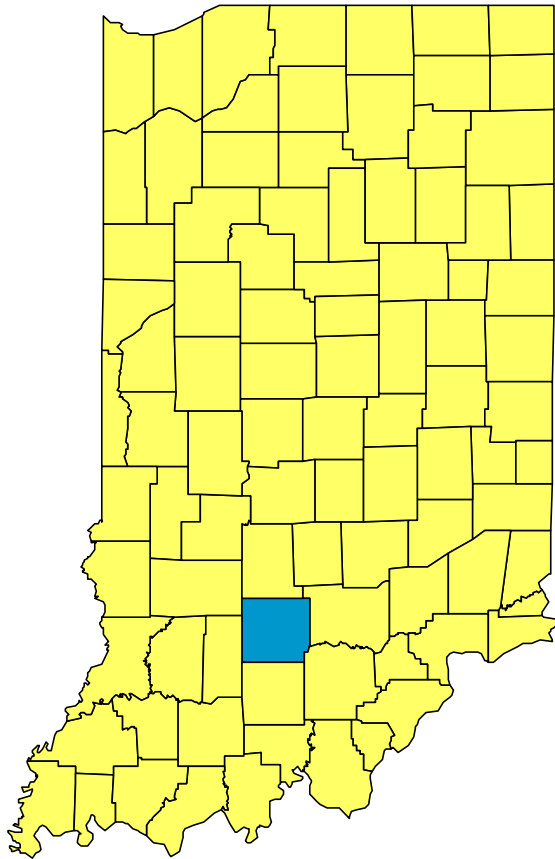
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	676	1.20%
Government	8,051	14.00%
Manufacturing	12,149	21.20%
Retail	11,195	19.50%
Services	14,215	24.80%
Other	11,090	19.30%
Unemployment (Dec 1998)		3.20%

## Housing Market Data

Housing Stock Built Pre-1979	91.00%
Vacancy Rate	9.82%
1997 Number of Single Family Building Permits	430
Average Value	\$102,860
1997 Number of Multi-Family Building Permits	21
Average Value	\$38,714
New Permits as Percent of Total Housing Stock	0.24%
Number of HUD Expiring Use Properties	793

# Lawrence County



## Socioeconomic Data

### 1990 Census

Population	42,836
Rate of Change per year from 1980 to 1990	0.10%
Number of Households	16,235
Rate of Change per year from 1980 to 1990	0.50%
Persons per Household	2.60
Average Household Income	\$30,125
Median Household Income	\$25,764
No. of Low Moderate Income Households (% total)	929 (5.72%)

### 1998 Estimated

Population	45,917
Rate of Change per year from 1990 to 1998	0.90%
Age Distribution	
65 years plus (% total)	7,127 (15.52%)
85 years plus (% total)	1,032 (2.25%)
Number of Households	17,445
Rate of Change per year from 1990 to 1998	1.50%
Persons per Household	2.59
Average Household Income	\$43,943
Median Household Income	\$34,819
Change from 1990 to 1998	\$9,055
No. of Low Moderate Income Households (% total)	3,098 (17.76%)
Change from 1990 to 1998	-1,150

### 2003 Projected

Population	47,636
Rate of Change per year from 1998 to 2003	0.70%
Number of Households	18,174
Rate of Change per year from 1998 to 2003	0.80%
Persons per Household	2.58
Average Household Income	\$54,646
Median Household Income	\$40,520
Change from 1998 to 2003	\$5,701
No. of Low Moderate Income Households (% total)	2,697 (14.84%)
Change from 1998 to 2003	-401

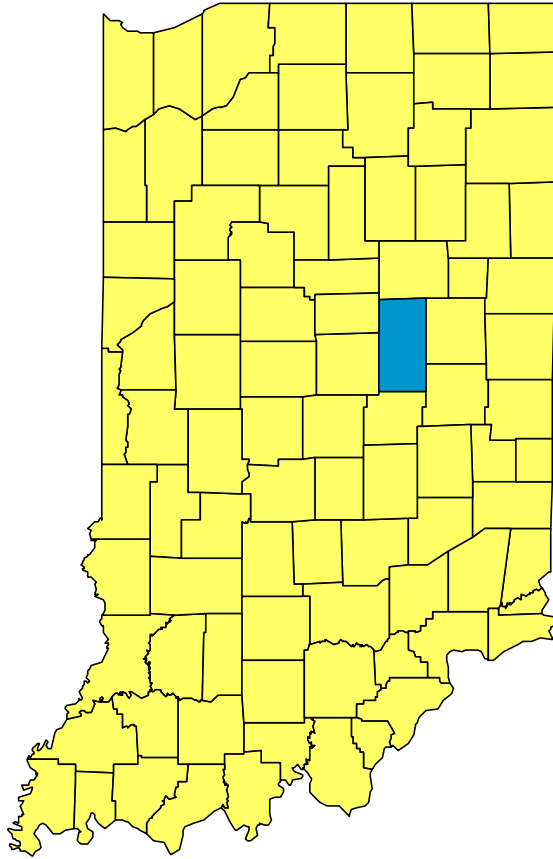
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	164	0.80%
Government	2,654	12.20%
Manufacturing	5,448	24.90%
Retail	4,651	21.10%
Services	4,748	21.70%
Other	4,173	19.30%
Unemployment (Dec 1998)		5.20%

## Housing Market Data

Housing Stock Built Pre-1979	84.00%
Vacancy Rate	8.33%
1997 Number of Single Family Building Permits	43
Average Value	\$70,465
1997 Number of Multi-Family Building Permits	41
Average Value	\$31,000
New Permits as Percent of Total Housing Stock	0.46%
Number of HUD Expiring Use Properties	198

# Madison County



## Socioeconomic Data

### 1990 Census

Population	130,669
Rate of Change per year from 1980 to 1990	-0.60%
Number of Households	49,804
Rate of Change per year from 1980 to 1990	0.00%
Persons per Household	2.52
Average Household Income	\$33,070
Median Household Income	\$27,435
No. of Low Moderate Income Households (% total)	3,268 (6.56%)

### 1998 Estimated

Population	132,548
Rate of Change per year from 1990 to 1998	0.18%
Age Distribution	
65 years plus (% total)	19,862 (14.98%)
85 years plus (% total)	2,588 (1.95%)
Number of Households	52,025
Rate of Change per year from 1990 to 1998	0.90%
Persons per Household	2.45
Average Household Income	\$44,745
Median Household Income	\$34,292
Change from 1990 to 1998	\$6,857
No. of Low Moderate Income Households (% total)	10,517 (20.22%)
Change from 1990 to 1998	-2,639

### 2003 Projected

Population	131,499
Rate of Change per year from 1998 to 2003	-0.20%
Number of Households	52,518
Rate of Change per year from 1998 to 2003	0.20%
Persons per Household	2.40
Average Household Income	\$53,104
Median Household Income	\$37,029
Change from 1998 to 2003	\$2,737
No. of Low Moderate Income Households (% total)	9,673 (18.42%)
Change from 1998 to 2003	-844

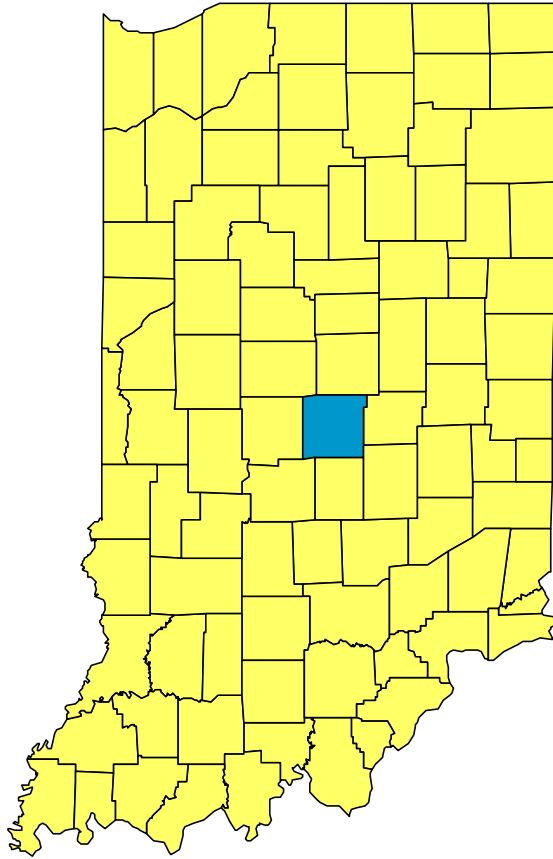
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	7,151	11.50%
Manufacturing	13,490	21.70%
Retail	13,295	21.40%
Services	17,592	28.30%
Other	9,211	17.10%
Unemployment (Dec 1998)		3.20%

## Housing Market Data

Housing Stock Built Pre-1979	93.00%
Vacancy Rate	7.13%
1997 Number of Single Family Building Permits	336
Average Value	\$116,756
1997 Number of Multi-Family Building Permits	93
Average Value	\$49,570
New Permits as Percent of Total Housing Stock	0.76%
Number of HUD Expiring Use Properties	603

# Marion County



## Socioeconomic Data

### 1990 Census

Population	797,159
Rate of Change per year from 1980 to 1990	0.40%
Number of Households	319,471
Rate of Change per year from 1980 to 1990	1.20%
Persons per Household	2.45
Average Household Income	\$36,174
Median Household Income	\$29,152
No. of Low Moderate Income Households (% total)	17,962 (5.62%)

### 1998 Estimated

Population	816,571
Rate of Change per year from 1990 to 1998	0.30%
Age Distribution	
65 years plus (% total)	102,091 (12.50%)
85 years plus (% total)	13,128 (1.61%)
Number of Households	336,857
Rate of Change per year from 1990 to 1998	1.10%
Persons per Household	2.39
Average Household Income	\$51,927
Median Household Income	\$39,549
Change from 1990 to 1998	\$10,397
No. of Low Moderate Income Households (% total)	55,341 (16.43%)
Change from 1990 to 1998	-18,595

### 2003 Projected

Population	813,213
Rate of Change per year from 1998 to 2003	-0.10%
Number of Households	341,087
Rate of Change per year from 1998 to 2003	0.30%
Persons per Household	2.35
Average Household Income	\$64,088
Median Household Income	\$45,579
Change from 1998 to 2003	\$6,030
No. of Low Moderate Income Households (% total)	48,544 (14.23%)
Change from 1998 to 2003	-6,797

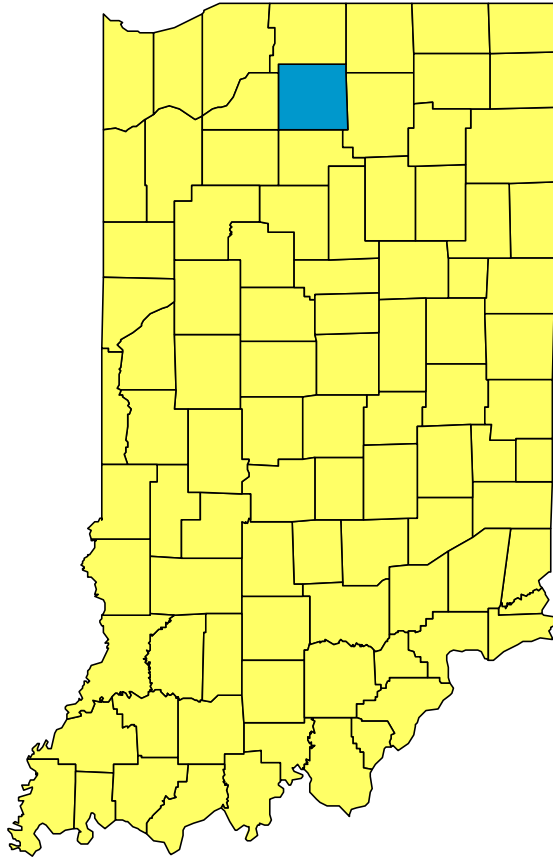
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	3,324	0.50%
Government	81,248	12.20%
Manufacturing	82,628	12.40%
Retail	117,097	17.60%
Services	202,920	30.60%
Other	129,269	26.70%
Unemployment (Dec 1998)		2.70%

## Housing Market Data

Housing Stock Built Pre-1979	83.00%
Vacancy Rate	9.37%
1997 Number of Single Family Building Permits	3,626
Average Value	\$119,951
1997 Number of Multi-Family Building Permits	1,355
Average Value	\$42,754
New Permits as Percent of Total Housing Stock	1.31%
Number of HUD Expiring Use Properties	6,868

# Marshall County



## Socioeconomic Data

### 1990 Census

Population	42,182
Rate of Change per year from 1980 to 1990	0.80%
Number of Households	15,146
Rate of Change per year from 1980 to 1990	1.10%
Persons per Household	2.74
Average Household Income	\$34,132
Median Household Income	\$28,311
No. of Low Moderate Income Households (% total)	484 (3.20%)

### 1998 Estimated

Population	45,795
Rate of Change per year from 1990 to 1998	1.07%
Age Distribution	
65 years plus (% total)	6,579 (14.37%)
85 years plus (% total)	899 (1.96%)
Number of Households	16,345
Rate of Change per year from 1990 to 1998	1.60%
Persons per Household	2.76
Average Household Income	\$51,228
Median Household Income	\$39,967
Change from 1990 to 1998	\$11,656
No. of Low Moderate Income Households (% total)	2,199 (13.45%)
Change from 1990 to 1998	-900

### 2003 Projected

Population	47,777
Rate of Change per year from 1998 to 2003	0.90%
Number of Households	17,075
Rate of Change per year from 1998 to 2003	0.90%
Persons per Household	2.76
Average Household Income	\$64,350
Median Household Income	\$47,365
Change from 1998 to 2003	\$7,398
No. of Low Moderate Income Households (% total)	1,860 (10.89%)
Change from 1998 to 2003	-339

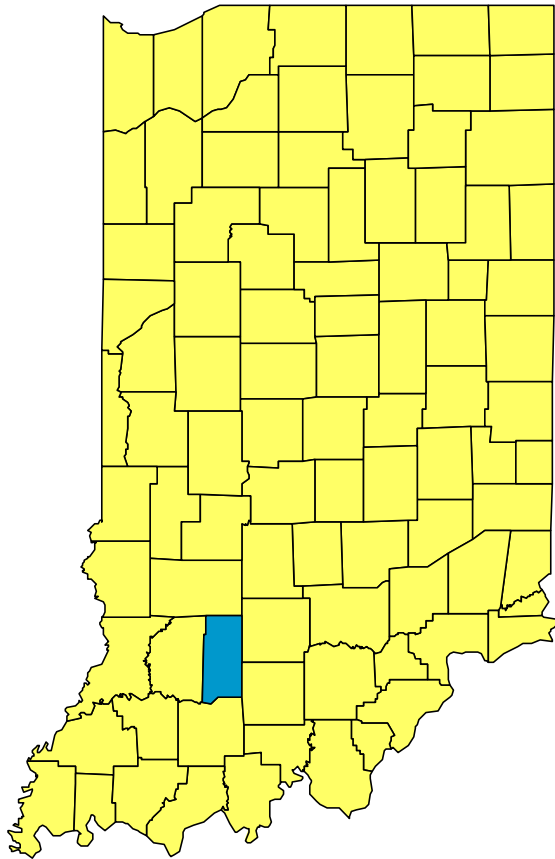
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	199	0.80%
Government	2,199	8.40%
Manufacturing	8,900	34.10%
Retail	4,248	16.30%
Services	5,618	21.50%
Other	4,965	18.90%
Unemployment (Dec 1998)		2.30%

## Housing Market Data

Housing Stock Built Pre-1979	85.00%
Vacancy Rate	11.05%
1997 Number of Single Family Building Permits	221
Average Value	\$78,172
1997 Number of Multi-Family Building Permits	28
Average Value	\$34,500
New Permits as Percent of Total Housing Stock	1.34%
Number of HUD Expiring Use Properties	128

# Martin County



## Socioeconomic Data

### 1990 Census

Population	10,369
Rate of Change per year from 1980 to 1990	-0.60%
Number of Households	3,836
Rate of Change per year from 1980 to 1990	0.10%
Persons per Household	2.64
Average Household Income	\$27,112
Median Household Income	\$23,344
No. of Low Moderate Income Households (% total)	235 (6.13%)

### 1998 Estimated

Population	10,592
Rate of Change per year from 1990 to 1998	0.27%
Age Distribution	
65 years plus (% total)	1,575 (14.87%)
85 years plus (% total)	188 (1.77%)
Number of Households	4,047
Rate of Change per year from 1990 to 1998	1.10%
Persons per Household	2.55
Average Household Income	\$36,447
Median Household Income	\$29,638
Change from 1990 to 1998	\$6,294
No. of Low Moderate Income Households (% total)	997 (24.64%)
Change from 1990 to 1998	-143

### 2003 Projected

Population	10,669
Rate of Change per year from 1998 to 2003	0.10%
Number of Households	4,154
Rate of Change per year from 1998 to 2003	0.50%
Persons per Household	2.51
Average Household Income	\$43,240
Median Household Income	\$32,318
Change from 1998 to 2003	\$2,680
No. of Low Moderate Income Households (% total)	920 (22.15%)
Change from 1998 to 2003	-77

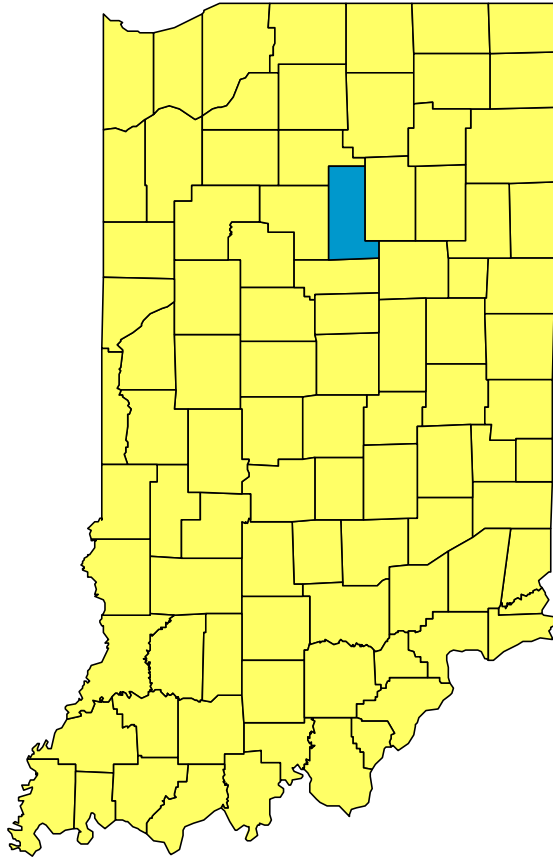
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	53	0.60%
Government	4,607	51.90%
Manufacturing	777	8.80%
Retail	801	9.00%
Services	865	9.70%
Other	1,772	20.00%
Unemployment (Dec 1998)		3.20%

## Housing Market Data

Housing Stock Built Pre-1979	86.00%
Vacancy Rate	7.30%
1997 Number of Single Family Building Permits	3
Average Value	\$70,000
1997 Number of Multi-Family Building Permits	4
Average Value	\$25,000
New Permits as Percent of Total Housing Stock	0.17%
Number of HUD Expiring Use Properties	0

# Miami County



## Socioeconomic Data

### 1990 Census

Population	36,897
Rate of Change per year from 1980 to 1990	-0.70%
Number of Households	13,484
Rate of Change per year from 1980 to 1990	-0.10%
Persons per Household	2.68
Average Household Income	\$29,227
Median Household Income	\$24,441
No. of Low Moderate Income Households (% total)	649 (4.81%)

### 1998 Estimated

Population	31,177
Rate of Change per year from 1990 to 1998	-1.94%
Age Distribution	
65 years plus (% total)	3,935 (12.62%)
85 years plus (% total)	456 (1.46%)
Number of Households	11,757
Rate of Change per year from 1990 to 1998	-2.60%
Persons per Household	2.63
Average Household Income	\$40,670
Median Household Income	\$32,076
Change from 1990 to 1998	\$7,635
No. of Low Moderate Income Households (% total)	2,092 (17.79%)
Change from 1990 to 1998	-1,490

### 2003 Projected

Population	28,389
Rate of Change per year from 1998 to 2003	-1.80%
Number of Households	10,810
Rate of Change per year from 1998 to 2003	-1.60%
Persons per Household	2.61
Average Household Income	\$49,277
Median Household Income	\$35,955
Change from 1998 to 2003	\$3,879
No. of Low Moderate Income Households (% total)	1,637 (15.14%)
Change from 1998 to 2003	-455

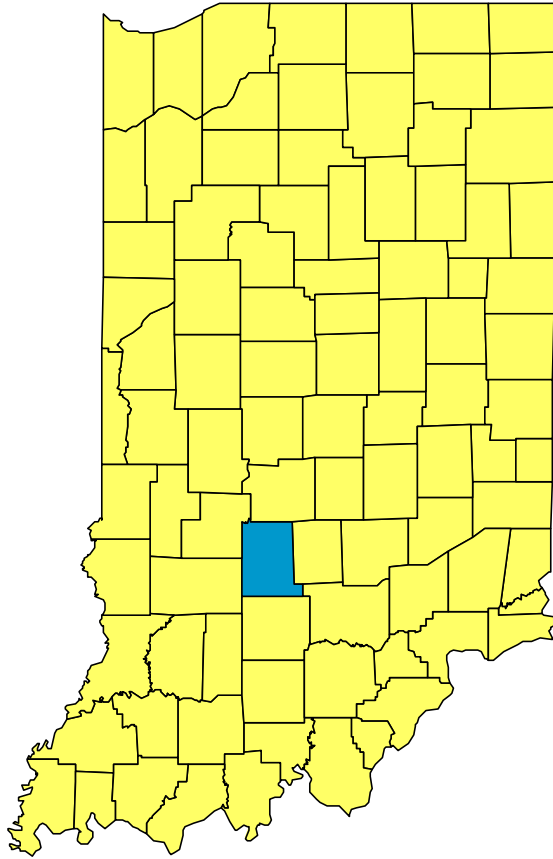
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	2,703	19.50%
Manufacturing	2,890	20.90%
Retail	2,364	17.10%
Services	2,569	18.60%
Other	3,307	23.90%
Unemployment (Dec 1998)		4.00%

## Housing Market Data

Housing Stock Built Pre-1979	89.00%
Vacancy Rate	8.57%
1997 Number of Single Family Building Permits	92
Average Value	\$88,065
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.61%
Number of HUD Expiring Use Properties	88

# Monroe County



## Socioeconomic Data

### 1990 Census

Population	108,978
Rate of Change per year from 1980 to 1990	1.00%
Number of Households	39,351
Rate of Change per year from 1980 to 1990	1.60%
Persons per Household	2.39
Average Household Income	\$31,993
Median Household Income	\$24,781
No. of Low Moderate Income Households (% total)	3,637 (9.24%)

### 1998 Estimated

Population	117,475
Rate of Change per year from 1990 to 1998	0.97%
Age Distribution	
65 years plus (% total)	11,328 (9.64%)
85 years plus (% total)	1,453 (1.24%)
Number of Households	42,431
Rate of Change per year from 1990 to 1998	1.60%
Persons per Household	2.40
Average Household Income	\$48,117
Median Household Income	\$34,433
Change from 1990 to 1998	\$9,652
No. of Low Moderate Income Households (% total)	9,255 (21.81%)
Change from 1990 to 1998	-3,123

### 2003 Projected

Population	121,724
Rate of Change per year from 1998 to 2003	0.70%
Number of Households	44,242
Rate of Change per year from 1998 to 2003	0.90%
Persons per Household	2.40
Average Household Income	\$60,831
Median Household Income	\$40,426
Change from 1998 to 2003	\$5,993
No. of Low Moderate Income Households (% total)	8,193 (18.52%)
Change from 1998 to 2003	-1,062

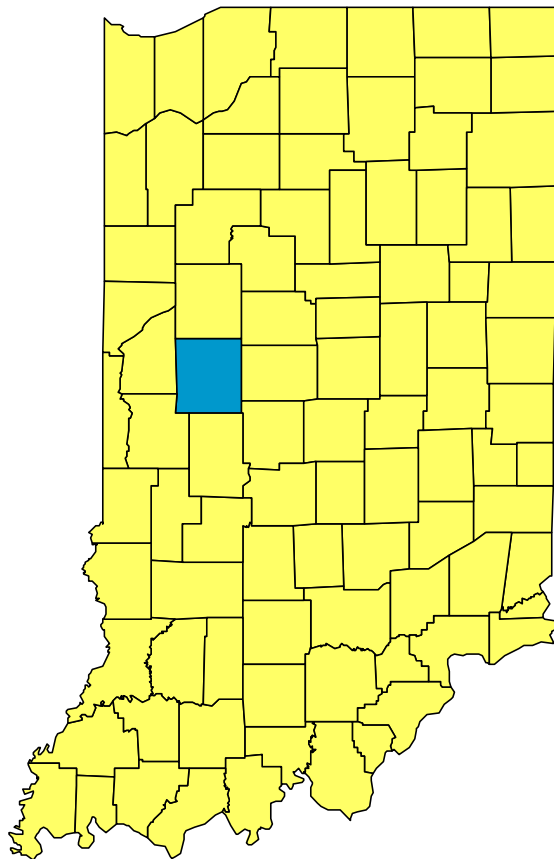
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	627	0.80%
Government	18,794	25.30%
Manufacturing	10,296	13.90%
Retail	14,698	19.80%
Services	17,262	23.30%
Other	12,553	16.90%
Unemployment (Dec 1998)		2.20%

## Housing Market Data

Housing Stock Built Pre-1979	79.00%
Vacancy Rate	6.60%
1997 Number of Single Family Building Permits	449
Average Value	\$118,379
1997 Number of Multi-Family Building Permits	65
Average Value	\$60,185
New Permits as Percent of Total Housing Stock	1.06%
Number of HUD Expiring Use Properties	439

# Montgomery County



## Socioeconomic Data

### 1990 Census

Population	34,436
Rate of Change per year from 1980 to 1990	-0.30%
Number of Households	13,235
Rate of Change per year from 1980 to 1990	0.20%
Persons per Household	2.51
Average Household Income	\$31,998
Median Household Income	\$28,020
No. of Low Moderate Income Households (% total)	750 (5.67%)

### 1998 Estimated

Population	36,683
Rate of Change per year from 1990 to 1998	0.82%
Age Distribution	
65 years plus (% total)	5,537 (15.09%)
85 years plus (% total)	807 (2.20%)
Number of Households	14,282
Rate of Change per year from 1990 to 1998	1.60%
Persons per Household	2.48
Average Household Income	\$44,980
Median Household Income	\$36,522
Change from 1990 to 1998	\$8,502
No. of Low Moderate Income Households (% total)	2,564 (17.95%)
Change from 1990 to 1998	-674

### 2003 Projected

Population	37,835
Rate of Change per year from 1998 to 2003	0.60%
Number of Households	14,883
Rate of Change per year from 1998 to 2003	0.80%
Persons per Household	2.46
Average Household Income	\$54,860
Median Household Income	\$42,246
Change from 1998 to 2003	\$5,724
No. of Low Moderate Income Households (% total)	2,300 (15.45%)
Change from 1998 to 2003	-264

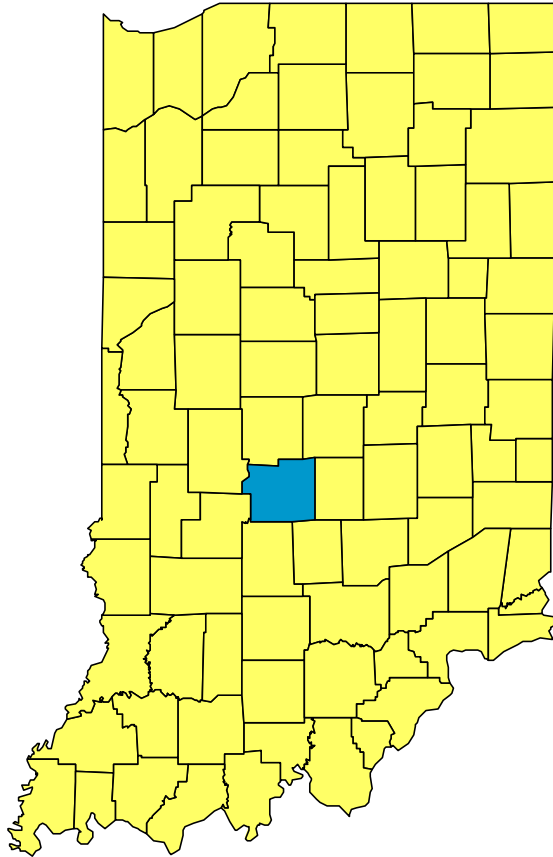
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	266	1.10%
Government	2,104	8.90%
Manufacturing	8,378	35.60%
Retail	3,898	16.60%
Services	5,014	21.30%
Other	3,849	16.50%
Unemployment (Dec 1998)		3.20%

## Housing Market Data

Housing Stock Built Pre-1979	88.00%
Vacancy Rate	5.46%
1997 Number of Single Family Building Permits	134
Average Value	\$80,507
1997 Number of Multi-Family Building Permits	18
Average Value	\$56,000
New Permits as Percent of Total Housing Stock	1.00%
Number of HUD Expiring Use Properties	241

# Morgan County



## Socioeconomic Data

### 1990 Census

Population	55,920
Rate of Change per year from 1980 to 1990	0.80%
Number of Households	19,600
Rate of Change per year from 1980 to 1990	1.40%
Persons per Household	2.83
Average Household Income	\$37,065
Median Household Income	\$32,762
No. of Low Moderate Income Households (% total)	660 (3.37%)

### 1998 Estimated

Population	64,990
Rate of Change per year from 1990 to 1998	2.03%
Age Distribution	
65 years plus (% total)	7,856 (12.09%)
85 years plus (% total)	885 (1.36%)
Number of Households	23,201
Rate of Change per year from 1990 to 1998	3.70%
Persons per Household	2.78
Average Household Income	\$53,052
Median Household Income	\$43,939
Change from 1990 to 1998	\$11,177
No. of Low Moderate Income Households (% total)	2,908 (12.53%)
Change from 1990 to 1998	-733

### 2003 Projected

Population	69,627
Rate of Change per year from 1998 to 2003	1.40%
Number of Households	25,145
Rate of Change per year from 1998 to 2003	1.70%
Persons per Household	2.75
Average Household Income	\$65,248
Median Household Income	\$50,414
Change from 1998 to 2003	\$6,475
No. of Low Moderate Income Households (% total)	2,690 (10.70%)
Change from 1998 to 2003	-218

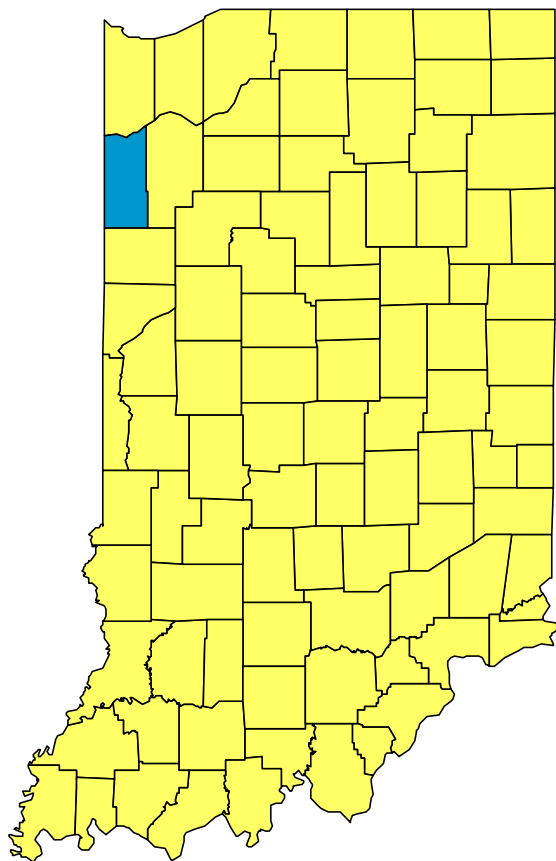
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	278	1.40%
Government	2,760	13.70%
Manufacturing	2,494	12.40%
Retail	4,621	22.90%
Services	4,704	23.30%
Other	5,290	27.30%
Unemployment (Dec 1998)		2.50%

## Housing Market Data

Housing Stock Built Pre-1979	82.00%
Vacancy Rate	4.59%
1997 Number of Single Family Building Permits	486
Average Value	\$107,267
1997 Number of Multi-Family Building Permits	14
Average Value	\$55,071
New Permits as Percent of Total Housing Stock	2.03%
Number of HUD Expiring Use Properties	420

# Newton County



## Socioeconomic Data

### 1990 Census

Population	13,551
Rate of Change per year from 1980 to 1990	-0.90%
Number of Households	4,839
Rate of Change per year from 1980 to 1990	-0.40%
Persons per Household	2.77
Average Household Income	\$33,324
Median Household Income	\$28,624
No. of Low Moderate Income Households (% total)	203 (4.20%)

### 1998 Estimated

Population	14,860
Rate of Change per year from 1990 to 1998	1.21%
Age Distribution	
65 years plus (% total)	2,093 (14.08%)
85 years plus (% total)	307 (2.07%)
Number of Households	5,350
Rate of Change per year from 1990 to 1998	2.10%
Persons per Household	2.75
Average Household Income	\$39,880
Median Household Income	\$32,413
Change from 1990 to 1998	\$3,789
No. of Low Moderate Income Households (% total)	1,075 (20.09%)
Change from 1990 to 1998	-11

### 2003 Projected

Population	15,613
Rate of Change per year from 1998 to 2003	1.00%
Number of Households	5,658
Rate of Change per year from 1998 to 2003	1.20%
Persons per Household	2.73
Average Household Income	\$44,382
Median Household Income	\$33,276
Change from 1998 to 2003	\$863
No. of Low Moderate Income Households (% total)	1,082 (19.12%)
Change from 1998 to 2003	7

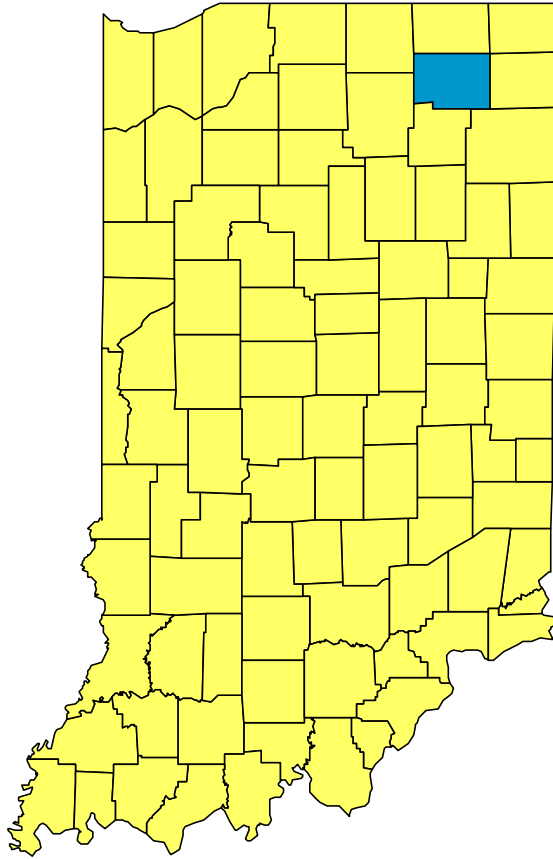
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	66	1.20%
Government	819	14.90%
Manufacturing	1,342	24.40%
Retail	785	14.30%
Services	831	15.10%
Other	1,656	30.10%
Unemployment (Dec 1998)		3.50%

## Housing Market Data

Housing Stock Built Pre-1979	91.00%
Vacancy Rate	9.03%
1997 Number of Single Family Building Permits	70
Average Value	\$83,943
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	1.21%
Number of HUD Expiring Use Properties	18

# Noble County



## Socioeconomic Data

### 1990 Census

Population	37,877
Rate of Change per year from 1980 to 1990	0.70%
Number of Households	13,418
Rate of Change per year from 1980 to 1990	1.10%
Persons per Household	2.78
Average Household Income	\$33,073
Median Household Income	\$29,845
No. of Low Moderate Income Households (% total)	515 (3.84%)

### 1998 Estimated

Population	42,346
Rate of Change per year from 1990 to 1998	1.47%
Age Distribution	
65 years plus (% total)	5,523 (13.04%)
85 years plus (% total)	778 (1.84%)
Number of Households	14,966
Rate of Change per year from 1990 to 1998	2.30%
Persons per Household	2.79
Average Household Income	\$51,018
Median Household Income	\$44,030
Change from 1990 to 1998	\$14,185
No. of Low Moderate Income Households (% total)	1,911 (12.77%)
Change from 1990 to 1998	-824

### 2003 Projected

Population	44,991
Rate of Change per year from 1998 to 2003	1.20%
Number of Households	15,937
Rate of Change per year from 1998 to 2003	1.30%
Persons per Household	2.78
Average Household Income	\$65,649
Median Household Income	\$54,227
Change from 1998 to 2003	\$10,197
No. of Low Moderate Income Households (% total)	1,614 (10.13%)
Change from 1998 to 2003	-297

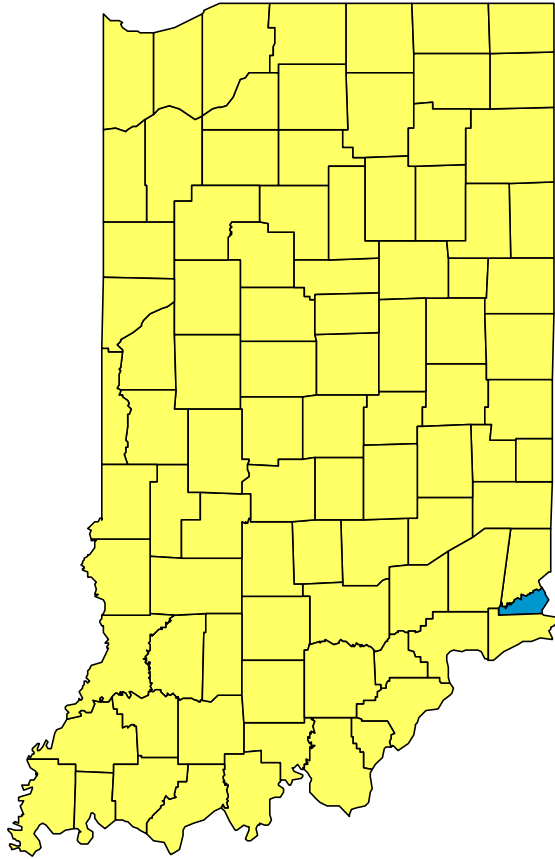
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	178	0.70%
Government	2,564	10.00%
Manufacturing	11,707	45.80%
Retail	3,104	12.20%
Services	4,016	15.70%
Other	3,965	15.60%
Unemployment (Dec 1998)		2.40%

## Housing Market Data

Housing Stock Built Pre-1979	91.00%
Vacancy Rate	9.03%
1997 Number of Single Family Building Permits	70
Average Value	\$83,943
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	1.21%
Number of HUD Expiring Use Properties	18

# Ohio County



## Socioeconomic Data

### 1990 Census

Population	5,315
Rate of Change per year from 1980 to 1990	0.40%
Number of Households	1,980
Rate of Change per year from 1980 to 1990	0.90%
Persons per Household	2.66
Average Household Income	\$28,824
Median Household Income	\$26,237
No. of Low Moderate Income Households (% total)	108 (5.45%)

### 1998 Estimated

Population	5,512
Rate of Change per year from 1990 to 1998	0.46%
Age Distribution	
65 years plus (% total)	820 (14.88%)
85 years plus (% total)	128 (2.32%)
Number of Households	2,067
Rate of Change per year from 1990 to 1998	0.90%
Persons per Household	2.64
Average Household Income	\$44,258
Median Household Income	\$37,819
Change from 1990 to 1998	\$11,582
No. of Low Moderate Income Households (% total)	398 (19.25%)
Change from 1990 to 1998	-122

### 2003 Projected

Population	5,558
Rate of Change per year from 1998 to 2003	0.20%
Number of Households	2,097
Rate of Change per year from 1998 to 2003	0.30%
Persons per Household	2.62
Average Household Income	\$56,997
Median Household Income	\$44,235
Change from 1998 to 2003	\$6,416
No. of Low Moderate Income Households (% total)	304 (10.13%)
Change from 1998 to 2003	-94

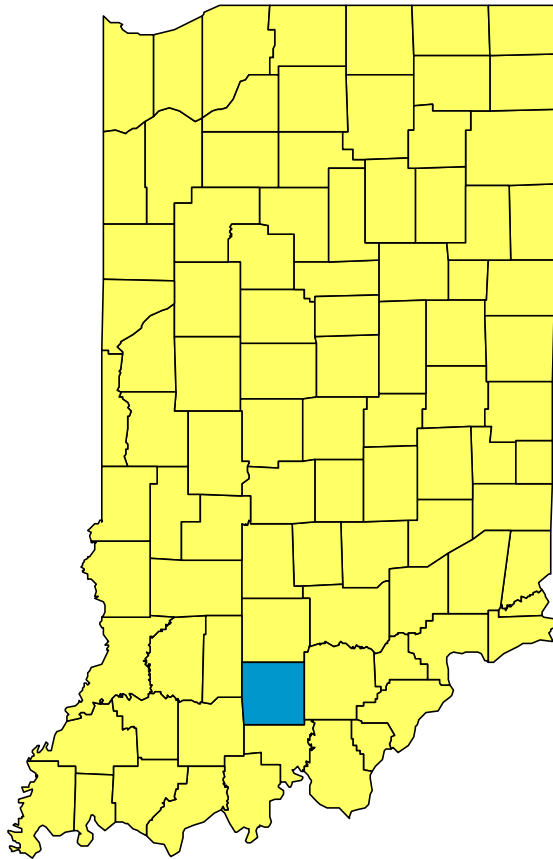
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	20	1.20%
Government	288	16.80%
Manufacturing	19	1.10%
Retail	NA	NA
Services	NA	NA
Other	1,387	80.90%
Unemployment (Dec 1998)		3.00%

## Housing Market Data

Housing Stock Built Pre-1979	82.00%
Vacancy Rate	9.14%
1997 Number of Single Family Building Permits	59
Average Value	\$71,678
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	2.35%
Number of HUD Expiring Use Properties	0

# Orange County



## Socioeconomic Data

### 1990 Census

Population	18,409
Rate of Change per year from 1980 to 1990	-0.10%
Number of Households	6,950
Rate of Change per year from 1980 to 1990	0.30%
Persons per Household	2.61
Average Household Income	\$24,231
Median Household Income	\$21,105
No. of Low Moderate Income Households (% total)	514 (7.40%)

### 1998 Estimated

Population	19,410
Rate of Change per year from 1990 to 1998	0.68%
Age Distribution	
65 years plus (% total)	3,117 (16.06%)
85 years plus (% total)	426 (2.19%)
Number of Households	7,338
Rate of Change per year from 1990 to 1998	1.10%
Persons per Household	2.61
Average Household Income	\$32,980
Median Household Income	\$26,666
Change from 1990 to 1998	\$5,671
No. of Low Moderate Income Households (% total)	1,882 (25.65%)
Change from 1990 to 1998	-466

### 2003 Projected

Population	19,979
Rate of Change per year from 1998 to 2003	0.60%
Number of Households	7,579
Rate of Change per year from 1998 to 2003	0.70%
Persons per Household	2.60
Average Household Income	\$39,035
Median Household Income	\$29,401
Change from 1998 to 2003	\$2,715
No. of Low Moderate Income Households (% total)	1,681 (22.18%)
Change from 1998 to 2003	-201

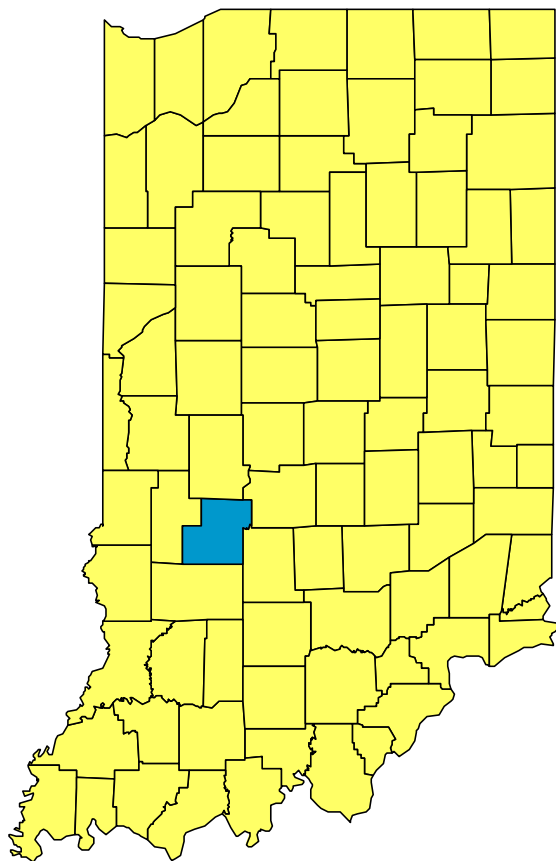
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	207	2.20%
Government	1,098	11.50%
Manufacturing	2,702	28.30%
Retail	1,247	13.10%
Services	2,084	21.80%
Other	2,211	25.10%
Unemployment (Dec 1998)		7.40%

## Housing Market Data

Housing Stock Built Pre-1979	81.00%
Vacancy Rate	11.25%
1997 Number of Single Family Building Permits	3
Average Value	\$68,667
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.04%
Number of HUD Expiring Use Properties	112

# Owen County



## Socioeconomic Data

### 1990 Census

Population	17,281
Rate of Change per year from 1980 to 1990	0.90%
Number of Households	6,394
Rate of Change per year from 1980 to 1990	1.40%
Persons per Household	2.68
Average Household Income	\$28,443
Median Household Income	\$23,404
No. of Low Moderate Income Households (% total)	384 (6.01%)

### 1998 Estimated

Population	20,870
Rate of Change per year from 1990 to 1998	2.60%
Age Distribution	
65 years plus (% total)	3,016 (14.45%)
85 years plus (% total)	373 (1.79%)
Number of Households	7,722
Rate of Change per year from 1990 to 1998	4.20%
Persons per Household	2.68
Average Household Income	\$39,138
Median Household Income	\$29,950
Change from 1990 to 1998	\$6,546
No. of Low Moderate Income Households (% total)	1,730 (22.40%)
Change from 1990 to 1998	-158

### 2003 Projected

Population	22,991
Rate of Change per year from 1998 to 2003	2.00%
Number of Households	8,531
Rate of Change per year from 1998 to 2003	2.10%
Persons per Household	2.68
Average Household Income	\$46,480
Median Household Income	\$32,957
Change from 1998 to 2003	\$3,007
No. of Low Moderate Income Households (% total)	1,658 (19.44%)
Change from 1998 to 2003	-72

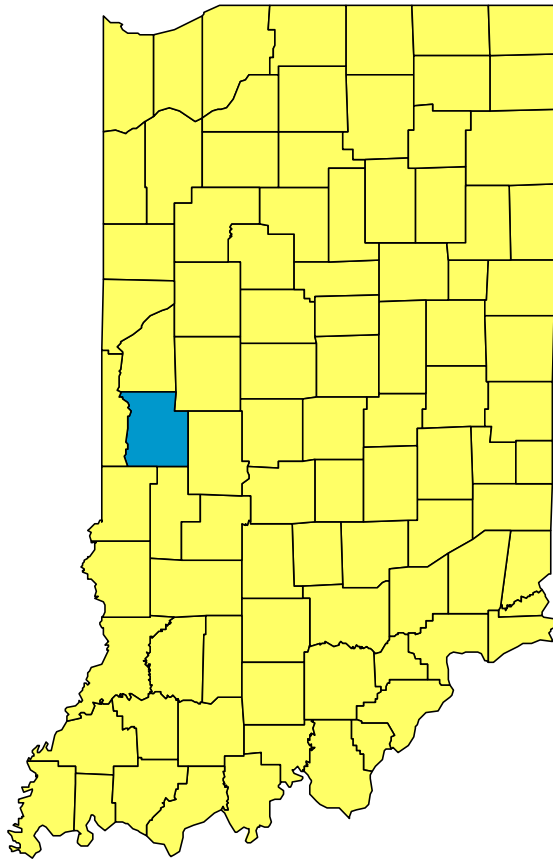
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	898	14.10%
Manufacturing	1,221	19.20%
Retail	1,028	16.10%
Services	1,103	20.70%
Other	2,116	29.90%
Unemployment (Dec 1998)		3.50%

## Housing Market Data

Housing Stock Built Pre-1979	81.00%
Vacancy Rate	Unavailable
1997 Number of Single Family Building Permits	0
Average Value	\$0
1997 Number of Multi-Family Building Permits	2
Average Value	\$65,000
New Permits as Percent of Total Housing Stock	0.02%
Number of HUD Expiring Use Properties	68

# Parke County



## Socioeconomic Data

### 1990 Census

Population	15,410
Rate of Change per year from 1980 to 1990	-0.60%
Number of Households	5,845
Rate of Change per year from 1980 to 1990	-0.20%
Persons per Household	2.55
Average Household Income	\$28,735
Median Household Income	\$24,514
No. of Low Moderate Income Households (% total)	443 (7.58%)

### 1998 Estimated

Population	16,499
Rate of Change per year from 1990 to 1998	0.88%
Age Distribution	
65 years plus (% total)	2,746 (16.64%)
85 years plus (% total)	379 (2.30%)
Number of Households	6,330
Rate of Change per year from 1990 to 1998	1.70%
Persons per Household	2.50
Average Household Income	\$40,340
Median Household Income	\$31,974
Change from 1990 to 1998	\$7,460
No. of Low Moderate Income Households (% total)	1,426 (22.53%)
Change from 1990 to 1998	-340

### 2003 Projected

Population	17,055
Rate of Change per year from 1998 to 2003	0.70%
Number of Households	6,627
Rate of Change per year from 1998 to 2003	0.90%
Persons per Household	2.48
Average Household Income	\$48,940
Median Household Income	\$35,041
Change from 1998 to 2003	\$3,067
No. of Low Moderate Income Households (% total)	1,299 (19.60%)
Change from 1998 to 2003	-127

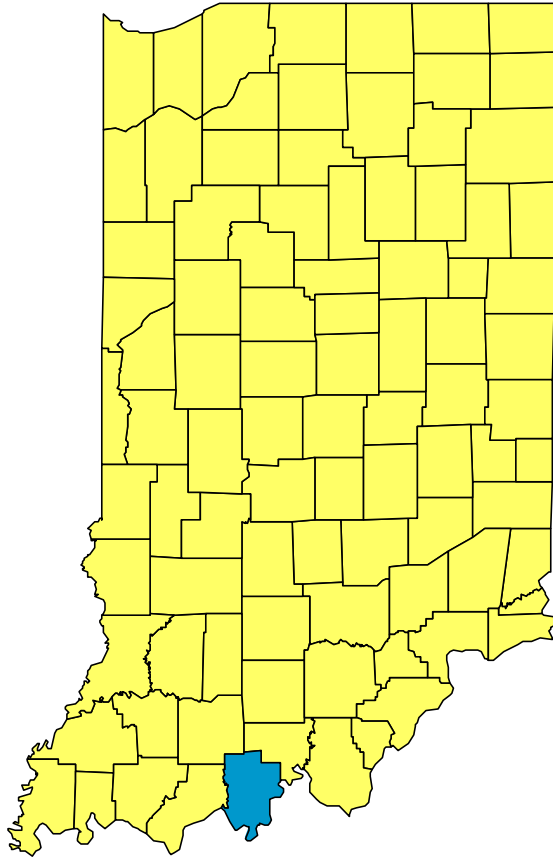
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	69	1.30
Government	628	11.80%
Manufacturing	1,130	21.20%
Retail	929	17.40%
Services	1,103	20.70%
Other	1,478	27.60%
Unemployment (Dec 1998)		4.00%

## Housing Market Data

Housing Stock Built Pre-1979	85.00%
Vacancy Rate	Unavailable
1997 Number of Single Family Building Permits	38
Average Value	\$95,974
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.49%
Number of HUD Expiring Use Properties	0

# Perry County



## Socioeconomic Data

### 1990 Census

Population	19,107
Rate of Change per year from 1980 to 1990	-0.10%
Number of Households	6,845
Rate of Change per year from 1980 to 1990	0.10%
Persons per Household	2.66
Average Household Income	\$28,021
Median Household Income	\$24,158
No. of Low Moderate Income Households (% total)	459 (6.71%)

### 1998 Estimated

Population	19,193
Rate of Change per year from 1990 to 1998	0.06%
Age Distribution	
65 years plus (% total)	2,911 (15.71%)
85 years plus (% total)	404 (2.10%)
Number of Households	6,997
Rate of Change per year from 1990 to 1998	0.40%
Persons per Household	2.60
Average Household Income	\$38,671
Median Household Income	\$30,950
Change from 1990 to 1998	\$6,792
No. of Low Moderate Income Households (% total)	1,649 (23.57%)
Change from 1990 to 1998	-395

### 2003 Projected

Population	19,182
Rate of Change per year from 1998 to 2003	0.00%
Number of Households	7,086
Rate of Change per year from 1998 to 2003	0.30%
Persons per Household	2.57
Average Household Income	\$46,289
Median Household Income	\$34,234
Change from 1998 to 2003	\$3,284
No. of Low Moderate Income Households (% total)	1,475 (20.82%)
Change from 1998 to 2003	-174

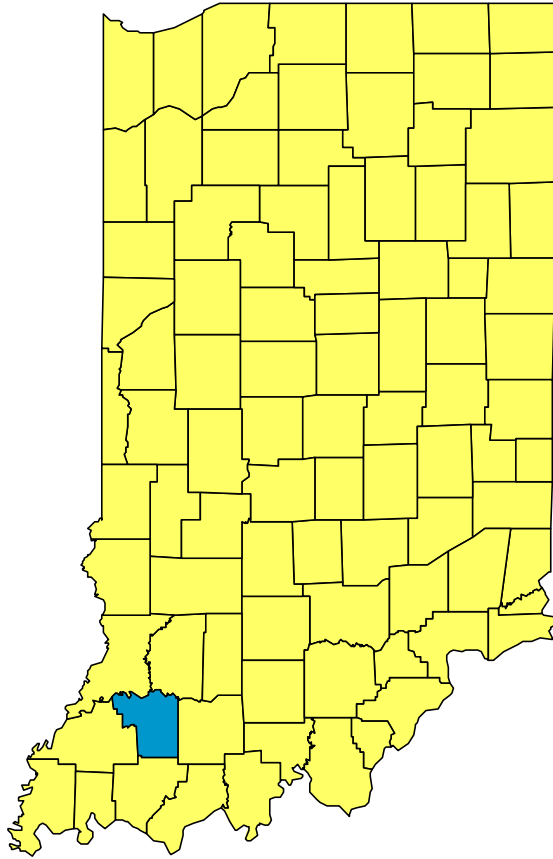
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	31	0.40
Government	1,559	19.60%
Manufacturing	1,577	19.80%
Retail	1,603	20.10%
Services	1,437	18.00%
Other	1,765	22.10%
Unemployment (Dec 1998)		5.10%

## Housing Market Data

Housing Stock Built Pre-1979	86.00%
Vacancy Rate	8.17%
1997 Number of Single Family Building Permits	55
Average Value	\$89,909
1997 Number of Multi-Family Building Permits	24
Average Value	\$89,909
New Permits as Percent of Total Housing Stock	1.00%
Number of HUD Expiring Use Properties	93

# Pike County



## Socioeconomic Data

### 1990 Census

Population	12,509
Rate of Change per year from 1980 to 1990	-0.70%
Number of Households	4,925
Rate of Change per year from 1980 to 1990	-0.20%
Persons per Household	2.52
Average Household Income	\$27,743
Median Household Income	\$23,096
No. of Low Moderate Income Households (% total)	326 (6.62%)

### 1998 Estimated

Population	12,536
Rate of Change per year from 1990 to 1998	0.03%
Age Distribution	
65 years plus (% total)	2,086 (16.64%)
85 years plus (% total)	291 (2.32%)
Number of Households	4,969
Rate of Change per year from 1990 to 1998	0.20%
Persons per Household	2.50
Average Household Income	\$36,991
Median Household Income	\$28,564
Change from 1990 to 1998	\$5,468
No. of Low Moderate Income Households (% total)	1,208 (24.31%)
Change from 1990 to 1998	-300

### 2003 Projected

Population	12,538
Rate of Change per year from 1998 to 2003	0.00%
Number of Households	5,001
Rate of Change per year from 1998 to 2003	0.10%
Persons per Household	2.49
Average Household Income	\$43,512
Median Household Income	\$31,090
Change from 1998 to 2003	\$2,526
No. of Low Moderate Income Households (% total)	1,105 (22.10%)
Change from 1998 to 2003	-103

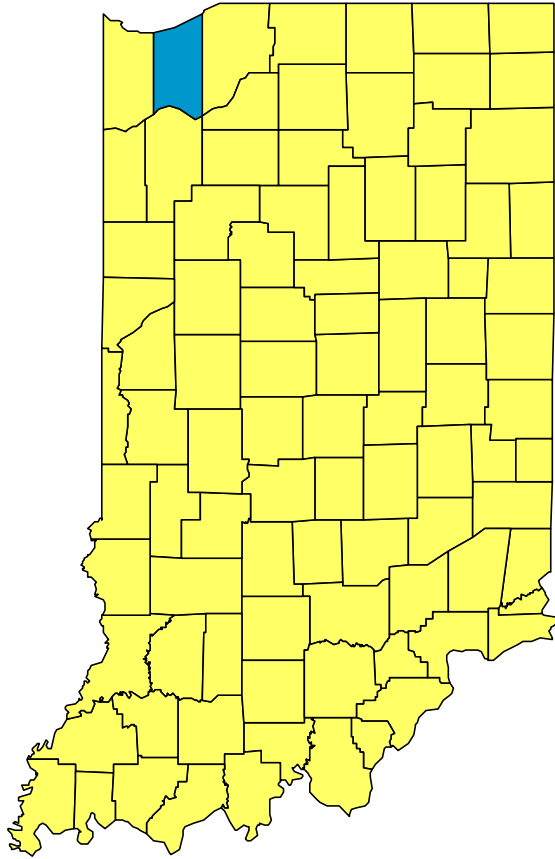
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	30	0.70
Government	642	15.00%
Manufacturing	222	5.20%
Retail	473	11.10%
Services	890	20.80%
Other	2,014	47.20%
Unemployment (Dec 1998)		3.90%

## Housing Market Data

Housing Stock Built Pre-1979	87.00%
Vacancy Rate	11.41%
1997 Number of Single Family Building Permits	54
Average Value	\$57,222
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.93%
Number of HUD Expiring Use Properties	77

# Porter County



## Socioeconomic Data

### 1990 Census

Population	128,932
Rate of Change per year from 1980 to 1990	0.80%
Number of Households	45,159
Rate of Change per year from 1980 to 1990	1.50%
Persons per Household	2.77
Average Household Income	\$42,658
Median Household Income	\$37,142
No. of Low Moderate Income Households (% total)	1,358 (3.01%)

### 1998 Estimated

Population	145,410
Rate of Change per year from 1990 to 1998	1.60%
Age Distribution	
65 years plus (% total)	16,524 (11.36%)
85 years plus (% total)	1,739 (1.20%)
Number of Households	52,528
Rate of Change per year from 1990 to 1998	3.30%
Persons per Household	2.71
Average Household Income	\$61,770
Median Household Income	\$51,330
Change from 1990 to 1998	\$14,188
No. of Low Moderate Income Households (% total)	5,833 (11.10%)
Change from 1990 to 1998	-1,390

### 2003 Projected

Population	155,317
Rate of Change per year from 1998 to 2003	1.40%
Number of Households	56,989
Rate of Change per year from 1998 to 2003	1.70%
Persons per Household	2.67
Average Household Income	\$76,767
Median Household Income	\$60,399
Change from 1998 to 2003	\$9,069
No. of Low Moderate Income Households (% total)	5,351 (9.39%)
Change from 1998 to 2003	-482

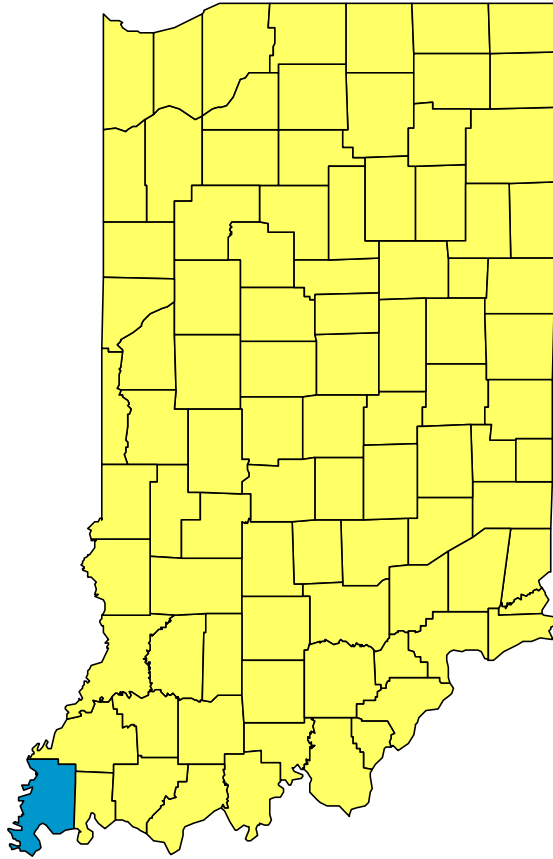
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	631	0.90%
Government	8,563	12.50%
Manufacturing	12,293	18.00%
Retail	13,107	19.10%
Services	17,558	25.60%
Other	16,314	23.90%
Unemployment (Dec 1998)		3.00%

## Housing Market Data

Housing Stock Built Pre-1979	84.00%
Vacancy Rate	4.61%
1997 Number of Single Family Building Permits	955
Average Value	\$138,663
1997 Number of Multi-Family Building Permits	129
Average Value	\$82,287
New Permits as Percent of Total Housing Stock	1.95%
Number of HUD Expiring Use Properties	406

# Posey County



## Socioeconomic Data

### 1990 Census

Population	25,968
Rate of Change per year from 1980 to 1990	-0.20 %
Number of Households	9,508
Rate of Change per year from 1980 to 1990	0.50%
Persons per Household	2.71
Average Household Income	\$34,880
Median Household Income	\$31,530
No. of Low Moderate Income Households (% total)	434 (4.56%)

### 1998 Estimated

Population	26,559
Rate of Change per year from 1990 to 1998	0.28%
Age Distribution	
65 years plus (% total)	3,512 (13.22%)
85 years plus (% total)	470 (1.77%)
Number of Households	9,907
Rate of Change per year from 1990 to 1998	0.80%
Persons per Household	2.66
Average Household Income	\$50,594
Median Household Income	\$42,532
Change from 1990 to 1998	\$11,002
No. of Low Moderate Income Households (% total)	1,568 (15.83%)
Change from 1990 to 1998	-480

### 2003 Projected

Population	26,967
Rate of Change per year from 1998 to 2003	0.30%
Number of Households	10,183
Rate of Change per year from 1998 to 2003	0.60%
Persons per Household	2.62
Average Household Income	\$62,580
Median Household Income	\$48,809
Change from 1998 to 2003	\$6,277
No. of Low Moderate Income Households (% total)	1,370 (13.45%)
Change from 1998 to 2003	-198

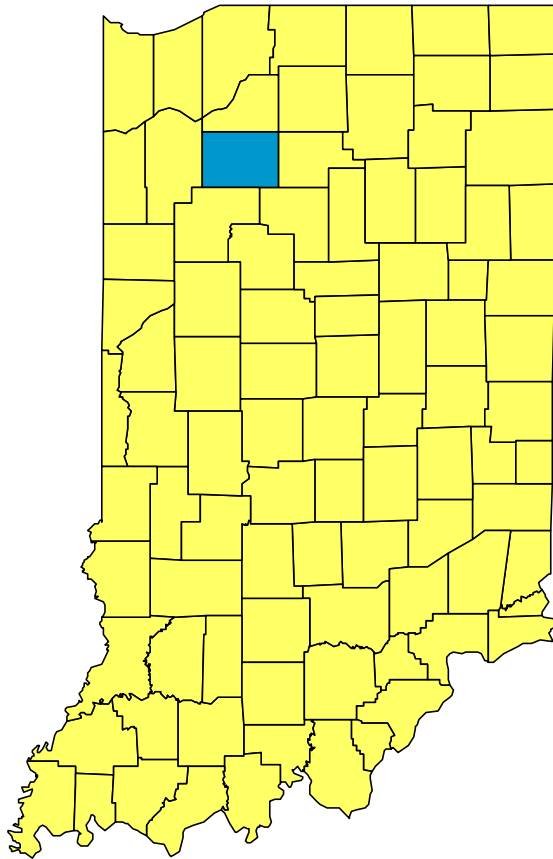
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	114	0.90%
Government	1,300	10.50%
Manufacturing	3,174	25.70%
Retail	1,471	11.90%
Services	2,488	20.20%
Other	3,788	30.80%
Unemployment (Dec 1998)		2.80%

## Housing Market Data

Housing Stock Built Pre-1979	84.00%
Vacancy Rate	9.39%
1997 Number of Single Family Building Permits	112
Average Value	\$120,411
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	1.02%
Number of HUD Expiring Use Properties	116

# Pulaski County



## Socioeconomic Data

### 1990 Census

Population	12,643
Rate of Change per year from 1980 to 1990	-0.50 %
Number of Households	4,722
Rate of Change per year from 1980 to 1990	0.10%
Persons per Household	2.65
Average Household Income	\$29,500
Median Household Income	\$25,418
No. of Low Moderate Income Households (% total)	236 (5.00%)

### 1998 Estimated

Population	13,120
Rate of Change per year from 1990 to 1998	0.47%
Age Distribution	
65 years plus (% total)	2,096 (15.98%)
85 years plus (% total)	267 (2.04%)
Number of Households	4,972
Rate of Change per year from 1990 to 1998	1.10%
Persons per Household	2.62
Average Household Income	\$35,390
Median Household Income	\$28,204
Change from 1990 to 1998	\$2,786
No. of Low Moderate Income Households (% total)	1,182 (23.77%)
Change from 1990 to 1998	-.86

### 2003 Projected

Population	13,283
Rate of Change per year from 1998 to 2003	0.20%
Number of Households	5,081
Rate of Change per year from 1998 to 2003	0.40%
Persons per Household	2.59
Average Household Income	\$39,315
Median Household Income	\$29,014
Change from 1998 to 2003	\$810
No. of Low Moderate Income Households (% total)	1,163 (22.69%)
Change from 1998 to 2003	-.19

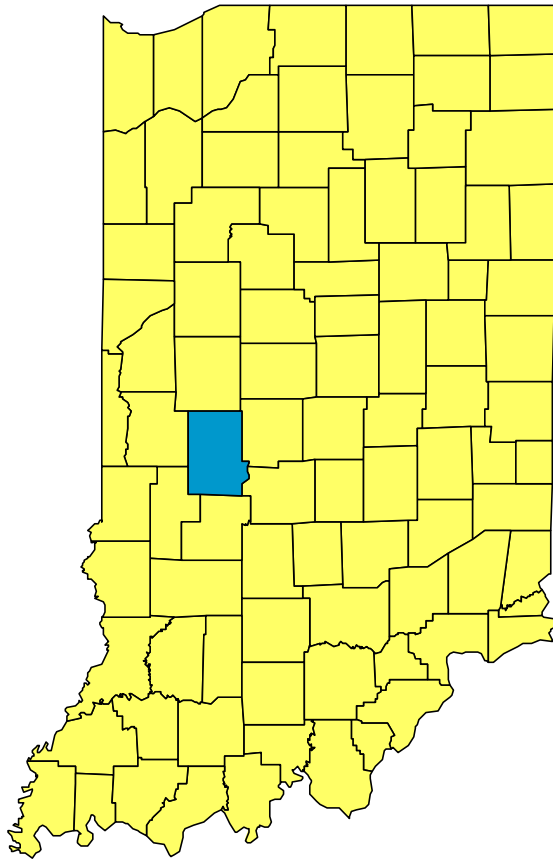
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	1,006	15.20%
Manufacturing	1,469	22.2%
Retail	932	14.10%
Services	1,131	17.10%
Other	2,085	31.40%
Unemployment (Dec 1998)		4.20%

## Housing Market Data

Housing Stock Built Pre-1979	90.00%
Vacancy Rate	17.34%
1997 Number of Single Family Building Permits	60
Average Value	\$84,267
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	1.06%
Number of HUD Expiring Use Properties	0

# Putnam County



## Socioeconomic Data

### 1990 Census

Population	30,315
Rate of Change per year from 1980 to 1990	0.40 %
Number of Households	9,996
Rate of Change per year from 1980 to 1990	0.60%
Persons per Household	2.62
Average Household Income	\$32,343
Median Household Income	\$27,708
No. of Low Moderate Income Households (% total)	392 (3.92%)

### 1998 Estimated

Population	34,258
Rate of Change per year from 1990 to 1998	1.63%
Age Distribution	
65 years plus (% total)	4,817 (14.06%)
85 years plus (% total)	675 (1.97%)
Number of Households	11,757
Rate of Change per year from 1990 to 1998	3.50%
Persons per Household	2.60
Average Household Income	\$46,347
Median Household Income	\$37,221
Change from 1990 to 1998	\$9,513
No. of Low Moderate Income Households (% total)	1,700 (14.46%)
Change from 1990 to 1998	-500

### 2003 Projected

Population	36,613
Rate of Change per year from 1998 to 2003	1.40%
Number of Households	12,747
Rate of Change per year from 1998 to 2003	1.70 %
Persons per Household	2.58
Average Household Income	\$57,342
Median Household Income	\$44,058
Change from 1998 to 2003	\$6,837
No. of Low Moderate Income Households (% total)	1,540 (12.08%)
Change from 1998 to 2003	-160

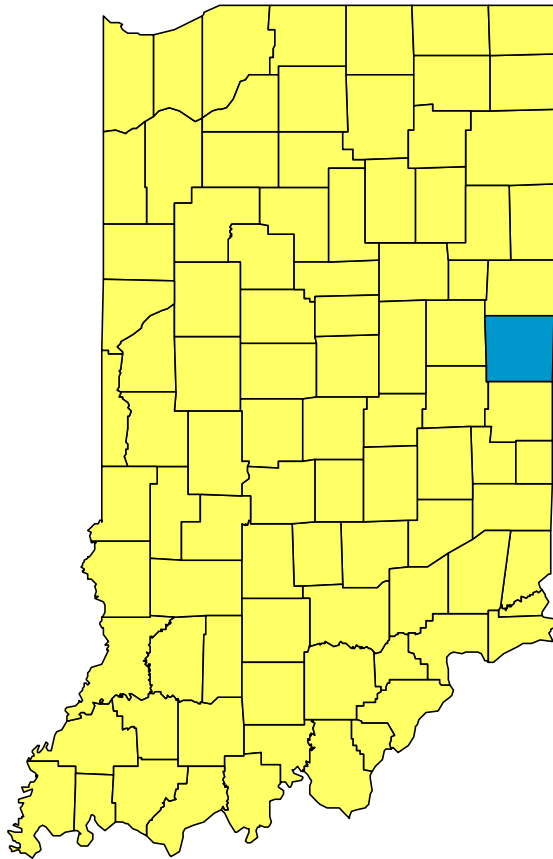
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	165	1.00%
Government	2,643	16.10%
Manufacturing	2,752	16.80%
Retail	3,635	22.10%
Services	3,963	24.10%
Other	3,259	19.90%
Unemployment (Dec 1998)		2.00%

## Housing Market Data

Housing Stock Built Pre-1979	83.00%
Vacancy Rate	9.85%
1997 Number of Single Family Building Permits	184
Average Value	\$89,022
1997 Number of Multi-Family Building Permits	16
Average Value	\$109,375
New Permits as Percent of Total Housing Stock	1.62%
Number of HUD Expiring Use Properties	131

# Randolph County



## Socioeconomic Data

### 1990 Census

Population	27,148
Rate of Change per year from 1980 to 1990	-0.90%
Number of Households	10,451
Rate of Change per year from 1980 to 1990	-0.20%
Persons per Household	2.57
Average Household Income	\$29,148
Median Household Income	\$24,773
No. of Low Moderate Income Households (% total)	689 (6.59%)

### 1998 Estimated

Population	27,551
Rate of Change per year from 1990 to 1998	0.19%
Age Distribution	
65 years plus (% total)	4,494 (16.31%)
85 years plus (% total)	632 (2.29%)
Number of Households	10,948
Rate of Change per year from 1990 to 1998	1.00%
Persons per Household	2.49
Average Household Income	\$38,207
Median Household Income	\$30,404
Change from 1990 to 1998	\$5,631
No. of Low Moderate Income Households (% total)	2,371 (21.66%)
Change from 1990 to 1998	-662

### 2003 Projected

Population	27,685
Rate of Change per year from 1998 to 2003	0.10%
Number of Households	11,215
Rate of Change per year from 1998 to 2003	0.50%
Persons per Household	2.44
Average Household Income	\$44,726
Median Household Income	\$32,647
Change from 1998 to 2003	\$2,243
No. of Low Moderate Income Households (% total)	2,175 (19.39%)
Change from 1998 to 2003	-196

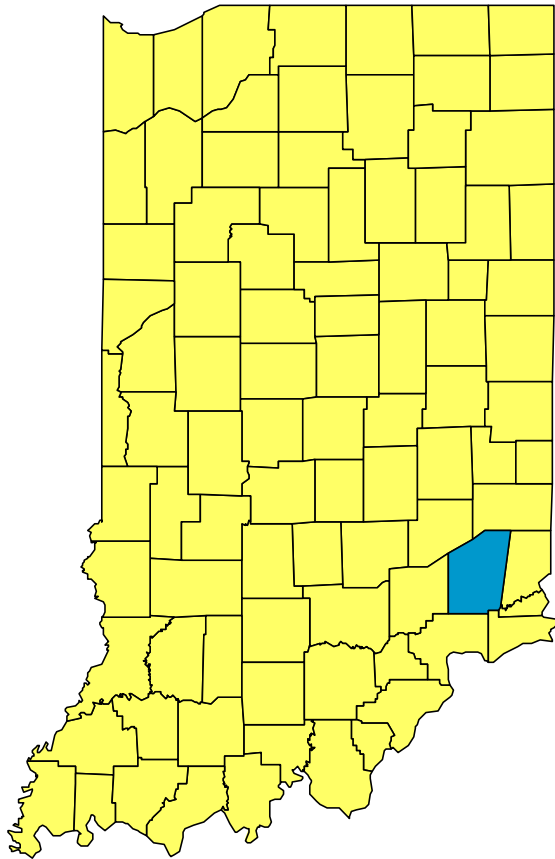
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	130	1.10%
Government	1,567	13.30%
Manufacturing	3,459	29.30%
Retail	1,885	16.00%
Services	1,937	16.40%
Other	2,819	23.90%
Unemployment (Dec 1998)		8.70%

## Housing Market Data

Housing Stock Built Pre-1979	92.00%
Vacancy Rate	8.38%
1997 Number of Single Family Building Permits	85
Average Value	\$76,494
1997 Number of Multi-Family Building Permits	8
Average Value	\$67,250
New Permits as Percent of Total Housing Stock	0.79%
Number of HUD Expiring Use Properties	77

# Ripley County



## Socioeconomic Data

### 1990 Census

Population	24,616
Rate of Change per year from 1980 to 1990	0.10%
Number of Households	8,778
Rate of Change per year from 1980 to 1990	0.70%
Persons per Household	2.76
Average Household Income	\$32,213
Median Household Income	\$26,608
No. of Low Moderate Income Households (% total)	469 (5.34%)

### 1998 Estimated

Population	27,424
Rate of Change per year from 1990 to 1998	1.43%
Age Distribution	
65 years plus (% total)	4,018 (14.65%)
85 years plus (% total)	662 (2.41%)
Number of Households	9,978
Rate of Change per year from 1990 to 1998	2.70%
Persons per Household	2.71
Average Household Income	\$50,978
Median Household Income	\$39,839
Change from 1990 to 1998	\$13,231
No. of Low Moderate Income Households (% total)	1,633 (16.37%)
Change from 1990 to 1998	-716

### 2003 Projected

Population	28,981
Rate of Change per year from 1998 to 2003	1.10%
Number of Households	10,681
Rate of Change per year from 1998 to 2003	1.40%
Persons per Household	2.68
Average Household Income	\$67,073
Median Household Income	\$48,428
Change from 1998 to 2003	\$8,587
No. of Low Moderate Income Households (% total)	1,311 (12.27%)
Change from 1998 to 2003	-322

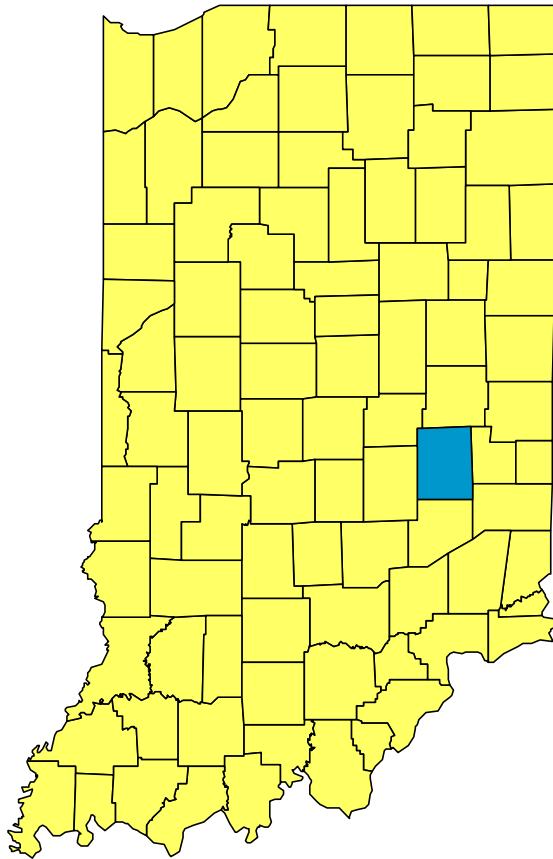
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	1,315	8.50%
Manufacturing	4,932	31.90%
Retail	2,249	14.60%
Services	2,978	19.30%
Other	3,938	25.70%
Unemployment (Dec 1998)		2.60%

## Housing Market Data

Housing Stock Built Pre-1979	82.00%
Vacancy Rate	9.22%
1997 Number of Single Family Building Permits	154
Average Value	\$92,149
1997 Number of Multi-Family Building Permits	16
Average Value	\$38,750
New Permits as Percent of Total Housing Stock	1.58%
Number of HUD Expiring Use Properties	56

# Rush County



## Socioeconomic Data

### 1990 Census

Population	18,129
Rate of Change per year from 1980 to 1990	-0.80%
Number of Households	6,504
Rate of Change per year from 1980 to 1990	-0.20%
Persons per Household	2.71
Average Household Income	\$29,897
Median Household Income	\$25,111
No. of Low Moderate Income Households (% total)	368 (5.63%)

### 1998 Estimated

Population	18,104
Rate of Change per year from 1990 to 1998	-0.02%
Age Distribution	
65 years plus (% total)	2,815 (15.55%)
85 years plus (% total)	395 (2.18%)
Number of Households	6,600
Rate of Change per year from 1990 to 1998	0.30%
Persons per Household	2.67
Average Household Income	\$43,693
Median Household Income	\$33,477
Change from 1990 to 1998	\$8,366
No. of Low Moderate Income Households (% total)	1,194 (18.09%)
Change from 1990 to 1998	-543

### 2003 Projected

Population	18,073
Rate of Change per year from 1998 to 2003	0.00%
Number of Households	6,651
Rate of Change per year from 1998 to 2003	0.20%
Persons per Household	2.65
Average Household Income	\$54,391
Median Household Income	\$39,125
Change from 1998 to 2003	\$5,648
No. of Low Moderate Income Households (% total)	1,008 (15.16%)
Change from 1998 to 2003	-186

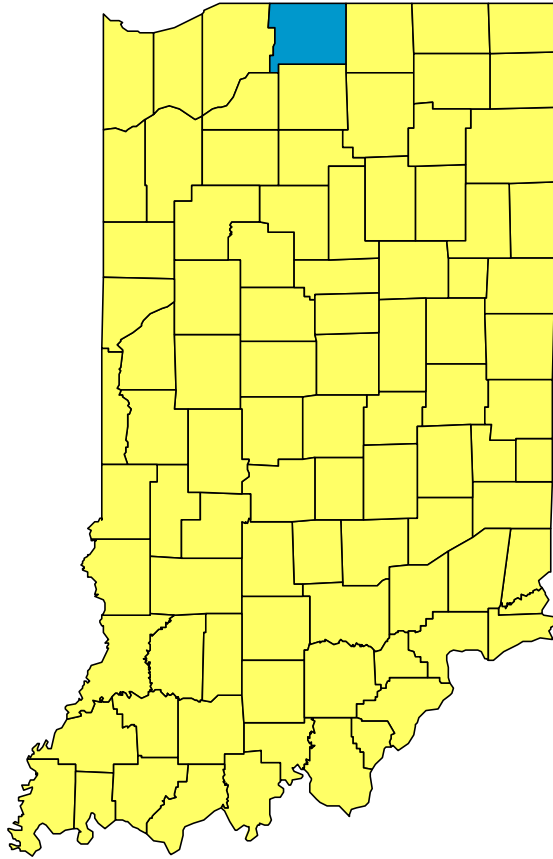
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	1,236	14.40%
Manufacturing	1,643	19.10%
Retail	1,359	15.80%
Services	1,866	21.70%
Other	2,493	29.00%
Unemployment (Dec 1998)		2.40%

## Housing Market Data

Housing Stock Built Pre-1979	93.00%
Vacancy Rate	7.84%
1997 Number of Single Family Building Permits	64
Average Value	\$97,688
1997 Number of Multi-Family Building Permits	64
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.86%
Number of HUD Expiring Use Properties	78

# St. Joseph County



## Socioeconomic Data

### 1990 Census

Population	247,052
Rate of Change per year from 1980 to 1990	0.20%
Number of Households	92,365
Rate of Change per year from 1980 to 1990	0.70%
Persons per Household	2.54
Average Household Income	\$34,928
Median Household Income	\$28,235
No. of Low Moderate Income Households (% total)	4637 (5.02%)

### 1998 Estimated

Population	259,379
Rate of Change per year from 1990 to 1998	0.62%
Age Distribution	
65 years plus (% total)	37,984 (14.64%)
85 years plus (% total)	5,297 (2.04%)
Number of Households	98,048
Rate of Change per year from 1990 to 1998	1.20%
Persons per Household	2.52
Average Household Income	\$51,533
Median Household Income	\$38,922
Change from 1990 to 1998	\$10,687
No. of Low Moderate Income Households (% total)	15,766 (16.08%)
Change from 1990 to 1998	-6,419

### 2003 Projected

Population	265,714
Rate of Change per year from 1998 to 2003	0.50%
Number of Households	101,310
Rate of Change per year from 1998 to 2003	0.70%
Persons per Household	2.50
Average Household Income	\$64,546
Median Household Income	\$45,495
Change from 1998 to 2003	\$6,573
No. of Low Moderate Income Households (% total)	13,670 (13.49%)
Change from 1998 to 2003	-2,096

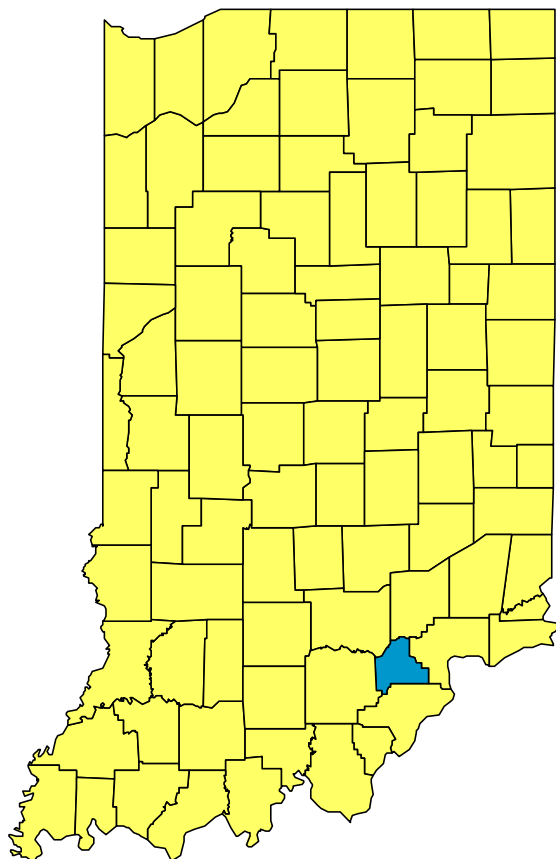
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	1,098	0.70%
Government	14,300	9.20%
Manufacturing	22,920	14.80%
Retail	29,581	19.10%
Services	52,704	34.00%
Other	34,619	29.00%
Unemployment (Dec 1998)		2.70%

## Housing Market Data

Housing Stock Built Pre-1979	88.00%
Vacancy Rate	6.05%
1997 Number of Single Family Building Permits	964
Average Value	\$130,699
1997 Number of Multi-Family Building Permits	205
Average Value	\$39,148
New Permits as Percent of Total Housing Stock	1.10%
Number of HUD Expiring Use Properties	1,356

# Scott County



## Socioeconomic Data

### 1990 Census

Population	20,991
Rate of Change per year from 1980 to 1990	0.30%
Number of Households	7,593
Rate of Change per year from 1980 to 1990	1.30%
Persons per Household	2.73
Average Household Income	\$26,884
Median Household Income	\$21,723
No. of Low Moderate Income Households (% total)	646 (8.51%)

### 1998 Estimated

Population	22,994
Rate of Change per year from 1990 to 1998	1.19%
Age Distribution	
65 years plus (% total)	2,972 (12.93%)
85 years plus (% total)	437 (1.90%)
Number of Households	8,669
Rate of Change per year from 1990 to 1998	2.80%
Persons per Household	2.62
Average Household Income	\$41,316
Median Household Income	\$31,325
Change from 1990 to 1998	\$9,602
No. of Low Moderate Income Households (% total)	1,937 (22.34%)
Change from 1990 to 1998	-523

### 2003 Projected

Population	24,138
Rate of Change per year from 1998 to 2003	1.00%
Number of Households	9,324
Rate of Change per year from 1998 to 2003	1.50%
Persons per Household	2.56
Average Household Income	\$53,463
Median Household Income	\$37,871
Change from 1998 to 2003	\$6,546
No. of Low Moderate Income Households (% total)	1,676 (17.98%)
Change from 1998 to 2003	-261

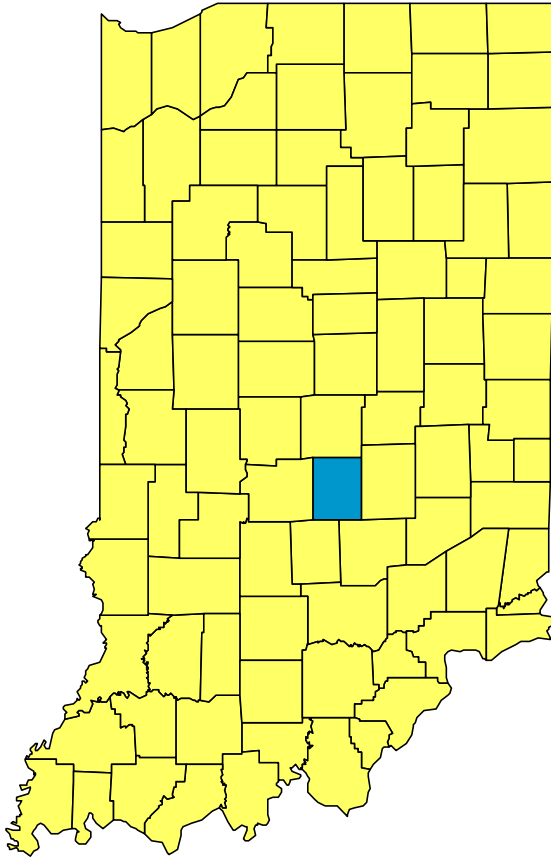
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	1,314	14.40%
Manufacturing	2,438	26.80%
Retail	2,024	22.20%
Services	1,742	19.10%
Other	1,583	17.50%
Unemployment (Dec 1998)		2.80%

## Housing Market Data

Housing Stock Built Pre-1979	82.00%
Vacancy Rate	6.39%
1997 Number of Single Family Building Permits	97
Average Value	\$57,299
1997 Number of Multi-Family Building Permits	68
Average Value	\$37,309
New Permits as Percent of Total Housing Stock	1.83%
Number of HUD Expiring Use Properties	142

# Shelby County



## Socioeconomic Data

### 1990 Census

Population	40,307
Rate of Change per year from 1980 to 1990	0.10%
Number of Households	14,761
Rate of Change per year from 1980 to 1990	0.70%
Persons per Household	2.70
Average Household Income	\$35,161
Median Household Income	\$30,366
No. of Low Moderate Income Households (% total)	545 (3.69%)

### 1998 Estimated

Population	43,476
Rate of Change per year from 1990 to 1998	0.98%
Age Distribution	
65 years plus (% total)	2,972 (13.50%)
85 years plus (% total)	778 (1.79%)
Number of Households	16,147
Rate of Change per year from 1990 to 1998	1.90%
Persons per Household	2.66
Average Household Income	\$51,170
Median Household Income	\$41,290
Change from 1990 to 1998	\$10,924
No. of Low Moderate Income Households (% total)	2,196 (13.60%)
Change from 1990 to 1998	-843

### 2003 Projected

Population	44,772
Rate of Change per year from 1998 to 2003	0.60%
Number of Households	16,788
Rate of Change per year from 1998 to 2003	0.80%
Persons per Household	2.64
Average Household Income	\$63,638
Median Household Income	\$48,060
Change from 1998 to 2003	\$6,769
No. of Low Moderate Income Households (% total)	1,894 (11.28%)
Change from 1998 to 2003	-302

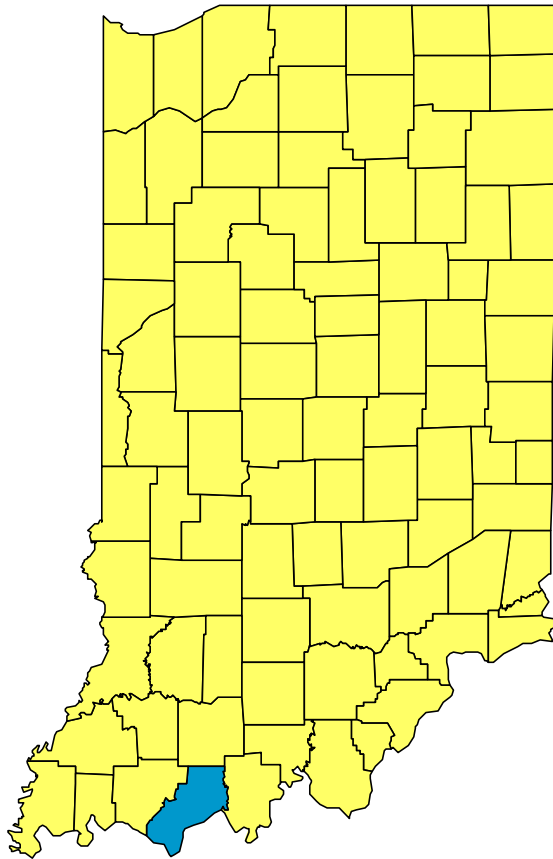
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	166	0.80%
Government	2,276	10.90%
Manufacturing	6,346	30.30%
Retail	3,163	15.10%
Services	4,286	20.40%
Other	4,728	22.50%
Unemployment (Dec 1998)		2.60%

## Housing Market Data

Housing Stock Built Pre-1979	90.00%
Vacancy Rate	6.05%
1997 Number of Single Family Building Permits	156
Average Value	\$115,769
1997 Number of Multi-Family Building Permits	17
Average Value	\$82,706
New Permits as Percent of Total Housing Stock	1.01%
Number of HUD Expiring Use Properties	146

# Spencer County



## Socioeconomic Data

### 1990 Census

Population	19,490
Rate of Change per year from 1980 to 1990	0.10%
Number of Households	6,962
Rate of Change per year from 1980 to 1990	0.80%
Persons per Household	2.72
Average Household Income	\$31,901
Median Household Income	\$28,777
No. of Low Moderate Income Households (% total)	435 (6.25%)

### 1998 Estimated

Population	20,801
Rate of Change per year from 1990 to 1998	0.84%
Age Distribution	
65 years plus (% total)	2,930 (14.09%)
85 years plus (% total)	398 (1.91%)
Number of Households	7,690
Rate of Change per year from 1990 to 1998	2.10%
Persons per Household	2.65
Average Household Income	\$41,373
Median Household Income	\$34,815
Change from 1990 to 1998	\$6,038
No. of Low Moderate Income Households (% total)	1,574 (20.47%)
Change from 1990 to 1998	-103

### 2003 Projected

Population	21,568
Rate of Change per year from 1998 to 2003	0.70%
Number of Households	8,110
Rate of Change per year from 1998 to 2003	1.10%
Persons per Household	2.61
Average Household Income	\$48,139
Median Household Income	\$38,274
Change from 1998 to 2003	\$3,459
No. of Low Moderate Income Households (% total)	1,498 (18.47%)
Change from 1998 to 2003	-76

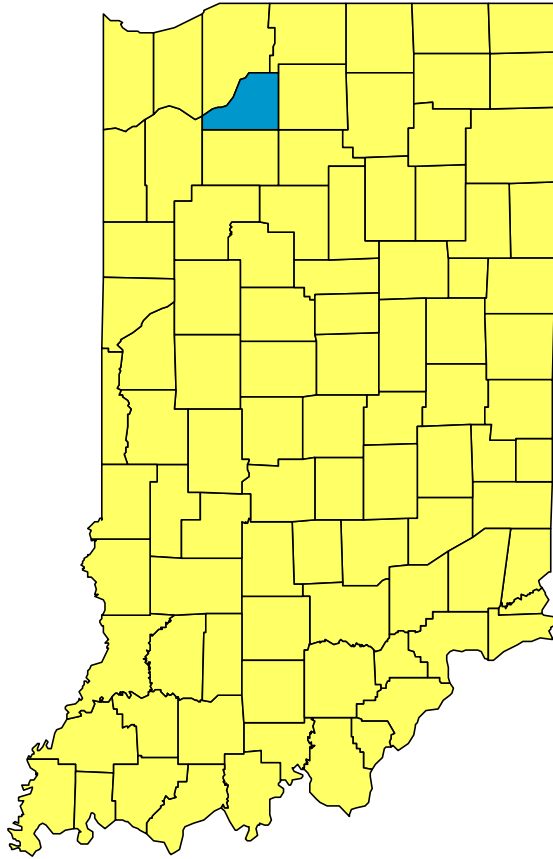
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	90	0.90%
Government	1,003	9.90%
Manufacturing	1,570	15.40%
Retail	1,209	11.90%
Services	2,529	24.80%
Other	3,777	37.10%
Unemployment (Dec 1998)		4.20%

## Housing Market Data

Housing Stock Built Pre-1979	80.00%
Vacancy Rate	9.68%
1997 Number of Single Family Building Permits	168
Average Value	\$103,887
1997 Number of Multi-Family Building Permits	42
Average Value	\$54,643
New Permits as Percent of Total Housing Stock	2.52%
Number of HUD Expiring Use Properties	22

# Starke County



## Socioeconomic Data

### 1990 Census

Population	22,747
Rate of Change per year from 1980 to 1990	0.30%
Number of Households	8,141
Rate of Change per year from 1980 to 1990	0.90%
Persons per Household	2.75
Average Household Income	\$27,547
Median Household Income	\$22,784
No. of Low Moderate Income Households (% total)	504 (6.19%)

### 1998 Estimated

Population	23,670
Rate of Change per year from 1990 to 1998	0.51%
Age Distribution	
65 years plus (% total)	3,609 (15.25%)
85 years plus (% total)	482 (2.04%)
Number of Households	8,592
Rate of Change per year from 1990 to 1998	1.10%
Persons per Household	2.72
Average Household Income	\$38,548
Median Household Income	\$29,996
Change from 1990 to 1998	\$7,212
No. of Low Moderate Income Households (% total)	1,894 (22.04%)
Change from 1990 to 1998	-628

### 2003 Projected

Population	24,327
Rate of Change per year from 1998 to 2003	0.60%
Number of Households	8,915
Rate of Change per year from 1998 to 2003	0.80%
Persons per Household	2.69
Average Household Income	\$46,686
Median Household Income	\$33,399
Change from 1998 to 2003	\$3,403
No. of Low Moderate Income Households (% total)	1,681 (18.86%)
Change from 1998 to 2003	-213

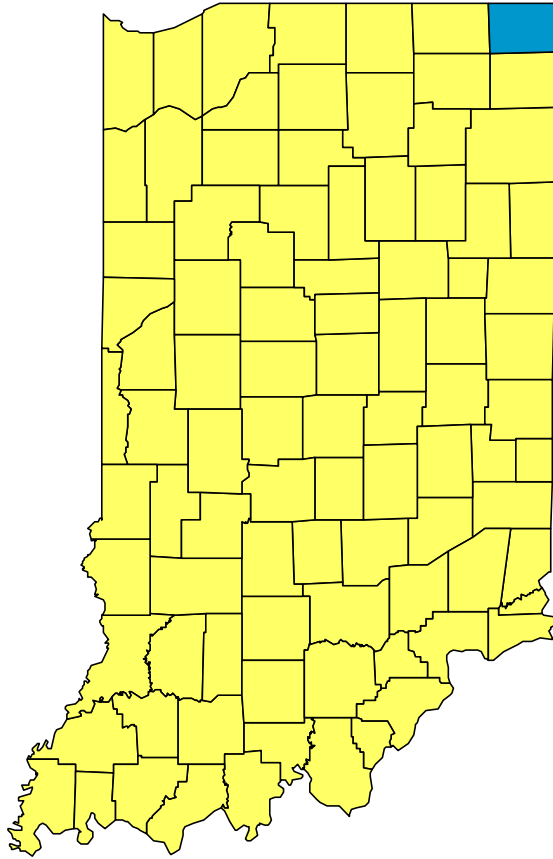
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	86	1.20%
Government	1,212	17.30%
Manufacturing	1,292	18.40%
Retail	1,401	20.00%
Services	1,501	21.40%
Other	1,521	21.70%
Unemployment (Dec 1998)		4.20%

## Housing Market Data

Housing Stock Built Pre-1979	88.00%
Vacancy Rate	Unavailable
1997 Number of Single Family Building Permits	109
Average Value	\$57,064
1997 Number of Multi-Family Building Permits	11
Average Value	\$36,818
New Permits as Percent of Total Housing Stock	1.13%
Number of HUD Expiring Use Properties	0

# Steuben County



## Socioeconomic Data

### 1990 Census

Population	27,446
Rate of Change per year from 1980 to 1990	1.10%
Number of Households	10,194
Rate of Change per year from 1980 to 1990	1.60%
Persons per Household	2.62
Average Household Income	\$32,804
Median Household Income	\$29,203
No. of Low Moderate Income Households (% total)	323 (3.17%)

### 1998 Estimated

Population	31,770
Rate of Change per year from 1990 to 1998	1.97%
Age Distribution	
65 years plus (% total)	4,515 (14.21%)
85 years plus (% total)	541 (1.70%)
Number of Households	11,831
Rate of Change per year from 1990 to 1998	3.20%
Persons per Household	2.63
Average Household Income	\$47,268
Median Household Income	\$239,497
Change from 1990 to 1998	\$10,294
No. of Low Moderate Income Households (% total)	1,600 (13.52%)
Change from 1990 to 1998	-450

### 2003 Projected

Population	34,437
Rate of Change per year from 1998 to 2003	1.70%
Number of Households	12,869
Rate of Change per year from 1998 to 2003	1.80%
Persons per Household	2.62
Average Household Income	\$57,746
Median Household Income	\$44,947
Change from 1998 to 2003	\$5,450
No. of Low Moderate Income Households (% total)	1,483 (11.52%)
Change from 1998 to 2003	-117

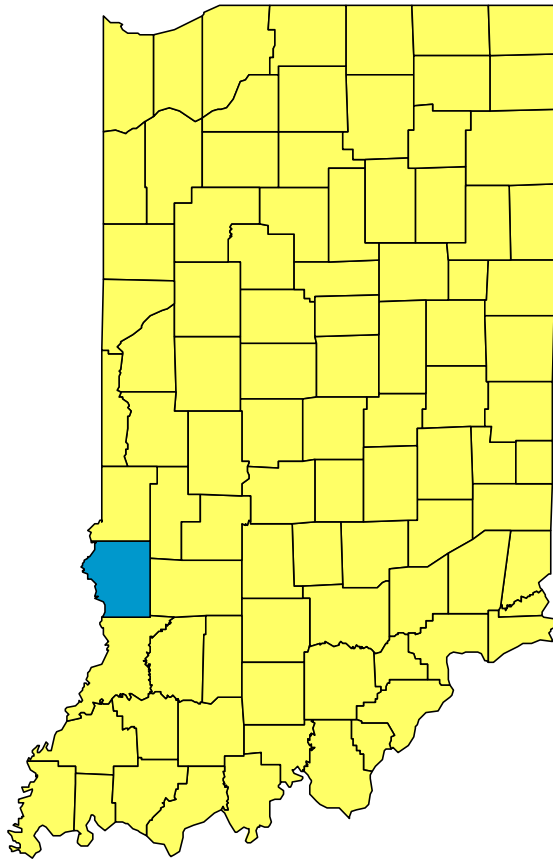
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	145	0.70%
Government	1,665	7.90%
Manufacturing	7,354	34.90%
Retail	4,132	19.60%
Services	3,715	17.70%
Other	4,037	19.20%
Unemployment (Dec 1998)		2.90%

## Housing Market Data

Housing Stock Built Pre-1979	78.00%
Vacancy Rate	Unavailable
1997 Number of Single Family Building Permits	287
Average Value	\$107,488
1997 Number of Multi-Family Building Permits	168
Average Value	\$31,429
New Permits as Percent of Total Housing Stock	2.56%
Number of HUD Expiring Use Properties	76

# Sullivan County



## Socioeconomic Data

### 1990 Census

Population	18,993
Rate of Change per year from 1980 to 1990	-1.00%
Number of Households	7,364
Rate of Change per year from 1980 to 1990	-0.70%
Persons per Household	2.54
Average Household Income	\$27,488
Median Household Income	\$22,940
No. of Low Moderate Income Households (% total)	467 (6.34%)

### 1998 Estimated

Population	20,083
Rate of Change per year from 1990 to 1998	0.72%
Age Distribution	
65 years plus (% total)	4,245 (21.14%)
85 years plus (% total)	847 (4.22%)
Number of Households	7,400
Rate of Change per year from 1990 to 1998	0.10%
Persons per Household	2.56
Average Household Income	\$36,768
Median Household Income	\$28,502
Change from 1990 to 1998	\$5,562
No. of Low Moderate Income Households (% total)	1,875 (25.34%)
Change from 1990 to 1998	-539

### 2003 Projected

Population	20,362
Rate of Change per year from 1998 to 2003	0.30%
Number of Households	7,517
Rate of Change per year from 1998 to 2003	0.30%
Persons per Household	2.55
Average Household Income	\$43,299
Median Household Income	\$30,901
Change from 1998 to 2003	\$2,399
No. of Low Moderate Income Households (% total)	1,699 (22.60%)
Change from 1998 to 2003	-176

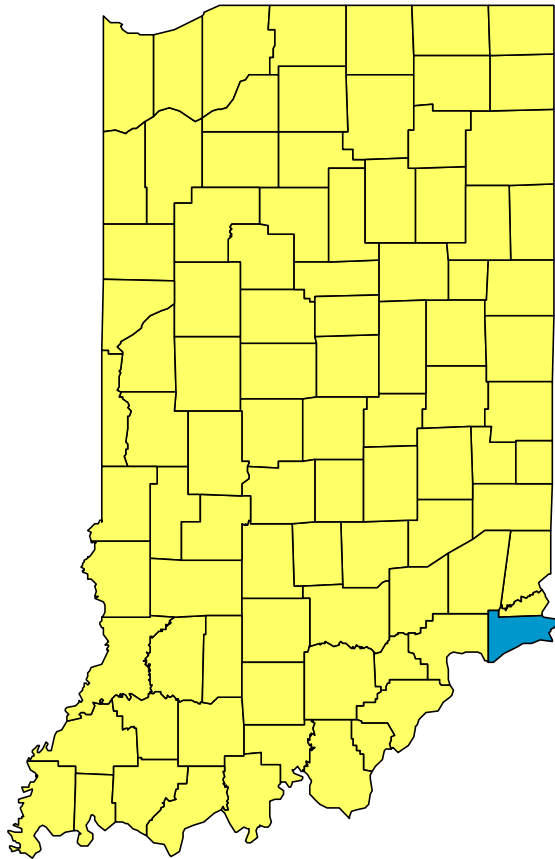
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	92	1.10%
Government	2,082	24.80%
Manufacturing	657	7.80%
Retail	1,382	16.40%
Services	1,771	21.10%
Other	2,426	28.80%
Unemployment (Dec 1998)		5.40%

## Housing Market Data

Housing Stock Built Pre-1979	90.00%
Vacancy Rate	15.25%
1997 Number of Single Family Building Permits	14
Average Value	\$90,357
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.16%
Number of HUD Expiring Use Properties	1,436

# Switzerland County



## Socioeconomic Data

### 1990 Census

Population	7,738
Rate of Change per year from 1980 to 1990	0.80%
Number of Households	2,839
Rate of Change per year from 1980 to 1990	1.10%
Persons per Household	2.69
Average Household Income	\$27,288
Median Household Income	\$23,871
No. of Low Moderate Income Households (% total)	280 (9.86%)

### 1998 Estimated

Population	8,518
Rate of Change per year from 1990 to 1998	1.26 %
Age Distribution	
65 years plus (% total)	1,362 (15.99%)
85 years plus (% total)	192 (2.25%)
Number of Households	3,127
Rate of Change per year from 1990 to 1998	2.00%
Persons per Household	2.69
Average Household Income	\$39,627
Median Household Income	\$31,995
Change from 1990 to 1998	\$8,124
No. of Low Moderate Income Households (% total)	640 (20.47%)
Change from 1990 to 1998	-254

### 2003 Projected

Population	8,951
Rate of Change per year from 1998 to 2003	1.00%
Number of Households	3,298
Rate of Change per year from 1998 to 2003	1.10%
Persons per Household	2.68
Average Household Income	\$48,683
Median Household Income	\$35,365
Change from 1998 to 2003	\$3,370
No. of Low Moderate Income Households (% total)	588 (17.84%)
Change from 1998 to 2003	-52

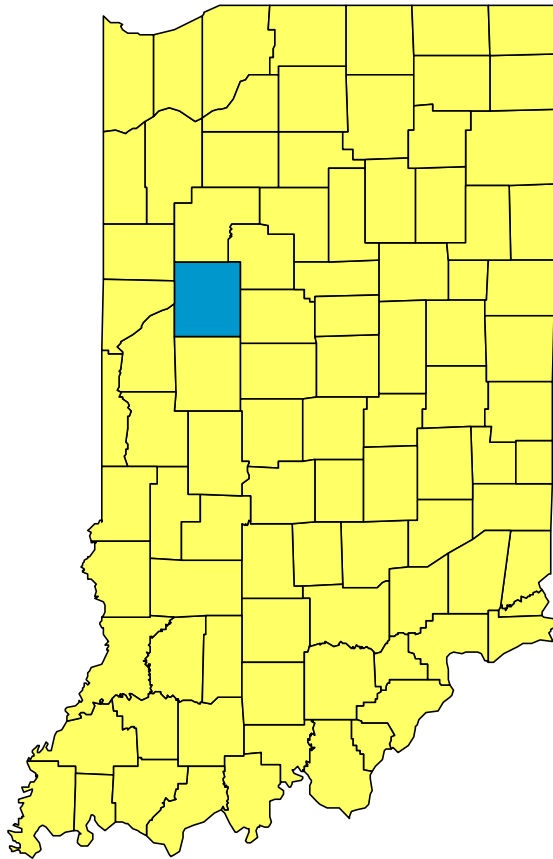
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	28	0.90%
Government	446	15.00%
Manufacturing	535	18.00%
Retail	NA	NA
Services	553	18.60%
Other	1,404	47.50%
Unemployment (Dec 1998)		3.80%

## Housing Market Data

Housing Stock Built Pre-1979	85.00%
Vacancy Rate	Unavailable
1997 Number of Single Family Building Permits	29
Average Value	\$60,000
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.74%
Number of HUD Expiring Use Properties	50

# Tippecanoe County



## Socioeconomic Data

### 1990 Census

Population	130,598
Rate of Change per year from 1980 to 1990	0.70%
Number of Households	45,618
Rate of Change per year from 1980 to 1990	1.20%
Persons per Household	2.50
Average Household Income	\$34,509
Median Household Income	\$27,630
No. of Low Moderate Income Households (% total)	2,664 (5.84%)

### 1998 Estimated

Population	140,248
Rate of Change per year from 1990 to 1998	0.92%
Age Distribution	
65 years plus (% total)	14,399 (10.27%)
85 years plus (% total)	1,946 (1.39%)
Number of Households	49,683
Rate of Change per year from 1990 to 1998	1.80%
Persons per Household	2.52
Average Household Income	\$53,364
Median Household Income	\$40,315
Change from 1990 to 1998	\$12,685
No. of Low Moderate Income Households (% total)	8,291 (16.69%)
Change from 1990 to 1998	-3,321

### 2003 Projected

Population	145,273
Rate of Change per year from 1998 to 2003	0.70%
Number of Households	51,728
Rate of Change per year from 1998 to 2003	0.80%
Persons per Household	2.51
Average Household Income	\$68,914
Median Household Income	\$48,511
Change from 1998 to 2003	\$8,196
No. of Low Moderate Income Households (% total)	6,917 (13.37%)
Change from 1998 to 2003	-1,374

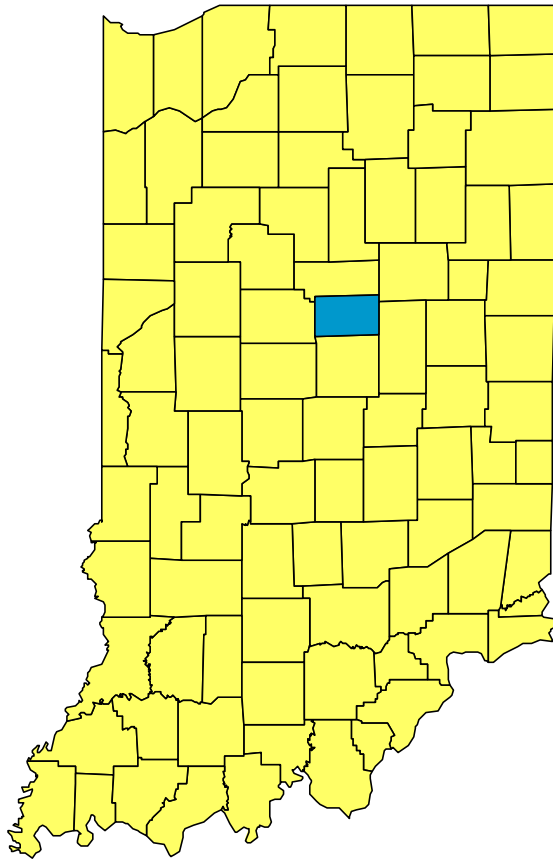
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	848	0.90%
Government	19,841	21.70%
Manufacturing	17,114	18.80%
Retail	16,977	18.60%
Services	21,580	23.70%
Other	14,867	16.30%
Unemployment (Dec 1998)		2.00%

## Housing Market Data

Housing Stock Built Pre-1979	81.00%
Vacancy Rate	5.52%
1997 Number of Single Family Building Permits	671
Average Value	\$122,307
1997 Number of Multi-Family Building Permits	743
Average Value	\$41,358
New Permits as Percent of Total Housing Stock	2.55%
Number of HUD Expiring Use Properties	1,237

# Tipton County



## Socioeconomic Data

### 1990 Census

Population	16,119
Rate of Change per year from 1980 to 1990	-0.40%
Number of Households	6,026
Rate of Change per year from 1980 to 1990	0.10%
Persons per Household	2.64
Average Household Income	\$36,306
Median Household Income	\$31,198
No. of Low Moderate Income Households (% total)	145 (2.41%)

### 1998 Estimated

Population	16,462
Rate of Change per year from 1990 to 1998	0.27%
Age Distribution	
65 years plus (% total)	2,517 (15.29%)
85 years plus (% total)	377 (2.29%)
Number of Households	6,207
Rate of Change per year from 1990 to 1998	0.60%
Persons per Household	2.62
Average Household Income	\$54,088
Median Household Income	\$43,010
Change from 1990 to 1998	\$11,812
No. of Low Moderate Income Households (% total)	764 (12.31%)
Change from 1990 to 1998	-492

### 2003 Projected

Population	16,676
Rate of Change per year from 1998 to 2003	0.30%
Number of Households	6,331
Rate of Change per year from 1998 to 2003	0.40%
Persons per Household	2.60
Average Household Income	\$68,071
Median Household Income	\$50,633
Change from 1998 to 2003	\$7,623
No. of Low Moderate Income Households (% total)	613 (9.68%)
Change from 1998 to 2003	-151

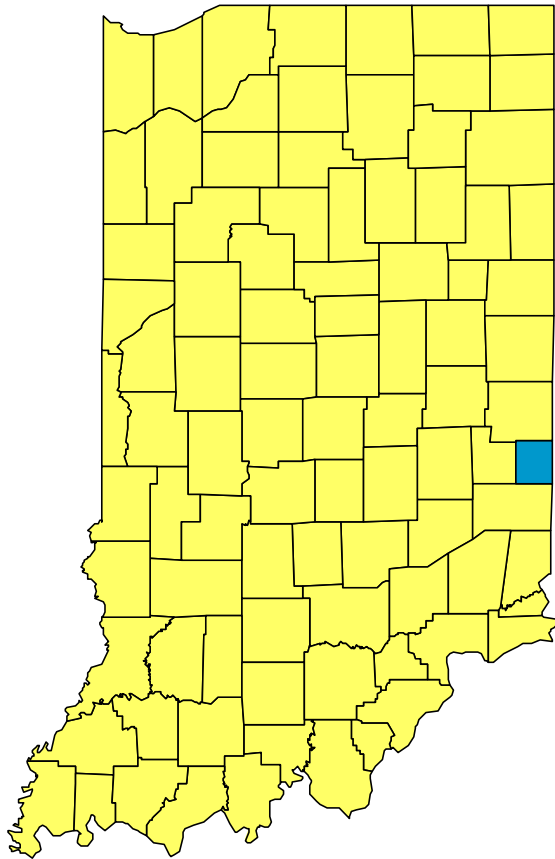
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	169	2.70%
Government	1,175	19.10%
Manufacturing	752	12.20%
Retail	1,086	17.70%
Services	1,220	19.90%
Other	1,745	28.40%
Unemployment (Dec 1998)		2.30%

## Housing Market Data

Housing Stock Built Pre-1979	90.00%
Vacancy Rate	6.65%
1997 Number of Single Family Building Permits	70
Average Value	\$109,900
1997 Number of Multi-Family Building Permits	42
Average Value	\$39,762
New Permits as Percent of Total Housing Stock	1.63%
Number of HUD Expiring Use Properties	148

## Union County



### Socioeconomic Data

#### 1990 Census

Population	6,976
Rate of Change per year from 1980 to 1990	0.20%
Number of Households	2,576
Rate of Change per year from 1980 to 1990	0.70%
Persons per Household	2.67
Average Household Income	\$28,709
Median Household Income	\$24,635
No. of Low Moderate Income Households (% total)	151 (5.86%)

#### 1998 Estimated

Population	7,398
Rate of Change per year from 1990 to 1998	0.76%
Age Distribution	
65 years plus (% total)	1,077 (14.56%)
85 years plus (% total)	153 (2.07%)
Number of Households	2,780
Rate of Change per year from 1990 to 1998	1.60%
Persons per Household	2.63
Average Household Income	\$39,692
Median Household Income	\$32,533
Change from 1990 to 1998	\$7,898
No. of Low Moderate Income Households (% total)	488 (17.55%)
Change from 1990 to 1998	-188

#### 2003 Projected

Population	7,601
Rate of Change per year from 1998 to 2003	0.50%
Number of Households	2,889
Rate of Change per year from 1998 to 2003	0.80%
Persons per Household	2.60
Average Household Income	\$47,719
Median Household Income	\$37,099
Change from 1998 to 2003	\$4,566
No. of Low Moderate Income Households (% total)	434 (15.02%)
Change from 1998 to 2003	-54

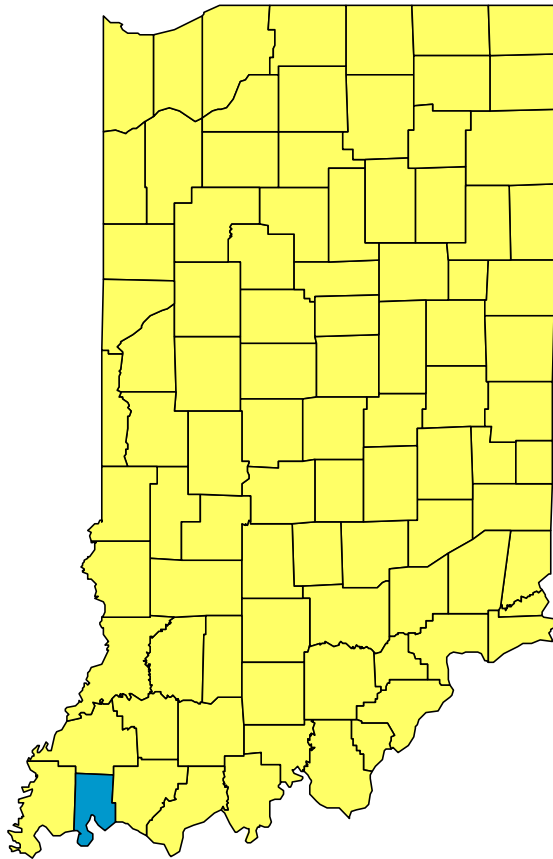
### Employment Data

Sector	No. of Jobs	Percentage
Agriculture	35	1.40%
Government	439	18.10%
Manufacturing	133	5.50%
Retail	498	20.50%
Services	530	21.80%
Other	792	32.70%
Unemployment (Dec 1998)		3.50%

### Housing Market Data

Housing Stock Built Pre-1979	86.00%
Vacancy Rate	9.20%
1997 Number of Single Family Building Permits	44
Average Value	\$78,136
1997 Number of Multi-Family Building Permits	4
Average Value	\$40,000
New Permits as Percent of Total Housing Stock	1.56%
Number of HUD Expiring Use Properties	528

# Vanderburgh County



## Socioeconomic Data

### 1990 Census

Population	165,058
Rate of Change per year from 1980 to 1990	-0.10%
Number of Households	66,780
Rate of Change per year from 1980 to 1990	0.40%
Persons per Household	2.40
Average Household Income	\$32,825
Median Household Income	\$25,798
No. of Low Moderate Income Households (% total)	4,783 (7.16%)

### 1998 Estimated

Population	167,274
Rate of Change per year from 1990 to 1998	0.17%
Age Distribution	
65 years plus (% total)	27,491 (16.43%)
85 years plus (% total)	3,945 (2.36%)
Number of Households	68,481
Rate of Change per year from 1990 to 1998	0.50%
Persons per Household	2.37
Average Household Income	\$46,949
Median Household Income	\$34,213
Change from 1990 to 1998	\$8,415
No. of Low Moderate Income Households (% total)	14,582 (21.29%)
Change from 1990 to 1998	-4,455

### 2003 Projected

Population	168,249
Rate of Change per year from 1998 to 2003	0.10%
Number of Households	69,626
Rate of Change per year from 1998 to 2003	0.30%
Persons per Household	2.34
Average Household Income	\$57,700
Median Household Income	\$38,824
Change from 1998 to 2003	\$4,611
No. of Low Moderate Income Households (% total)	12,829 (18.43%)
Change from 1998 to 2003	-1,753

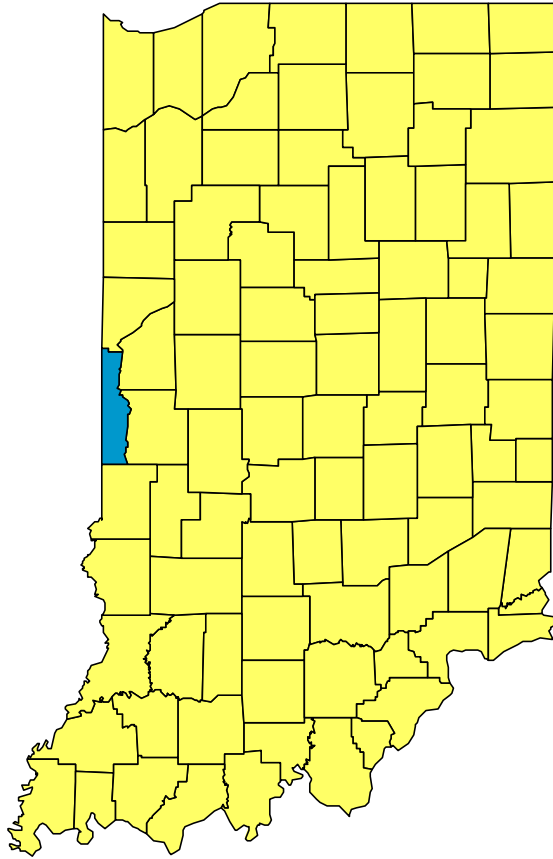
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	645	0.50%
Government	9,737	7.80%
Manufacturing	19,102	15.30%
Retail	25,151	20.10%
Services	39,984	31.90%
Other	30,636	24.40%
Unemployment (Dec 1998)		2.90%

## Housing Market Data

Housing Stock Built Pre-1979	86.00%
Vacancy Rate	8.77%
1997 Number of Single Family Building Permits	572
Average Value	\$95,316
1997 Number of Multi-Family Building Permits	20
Average Value	\$60,000
New Permits as Percent of Total Housing Stock	0.77%
Number of HUD Expiring Use Properties	215

# Vermillion County



## Socioeconomic Data

### 1990 Census

Population	16,773
Rate of Change per year from 1980 to 1990	-0.80%
Number of Households	6,638
Rate of Change per year from 1980 to 1990	-0.40%
Persons per Household	2.49
Average Household Income	\$28,257
Median Household Income	\$22,339
No. of Low Moderate Income Households (% total)	455 (6.85%)

### 1998 Estimated

Population	16,717
Rate of Change per year from 1990 to 1998	-0.04%
Age Distribution	
65 years plus (% total)	3,001 (17.95%)
85 years plus (% total)	441 (2.64%)
Number of Households	6,644
Rate of Change per year from 1990 to 1998	0.00%
Persons per Household	2.48
Average Household Income	\$39,023
Median Household Income	\$28,368
Change from 1990 to 1998	\$6,029
No. of Low Moderate Income Households (% total)	1,682 (25.32%)
Change from 1990 to 1998	-596

### 2003 Projected

Population	16,771
Rate of Change per year from 1998 to 2003	0.10%
Number of Households	6,701
Rate of Change per year from 1998 to 2003	0.20%
Persons per Household	2.46
Average Household Income	\$46,894
Median Household Income	\$31,019
Change from 1998 to 2003	\$2,651
No. of Low Moderate Income Households (% total)	1,417 (21.15%)
Change from 1998 to 2003	-265

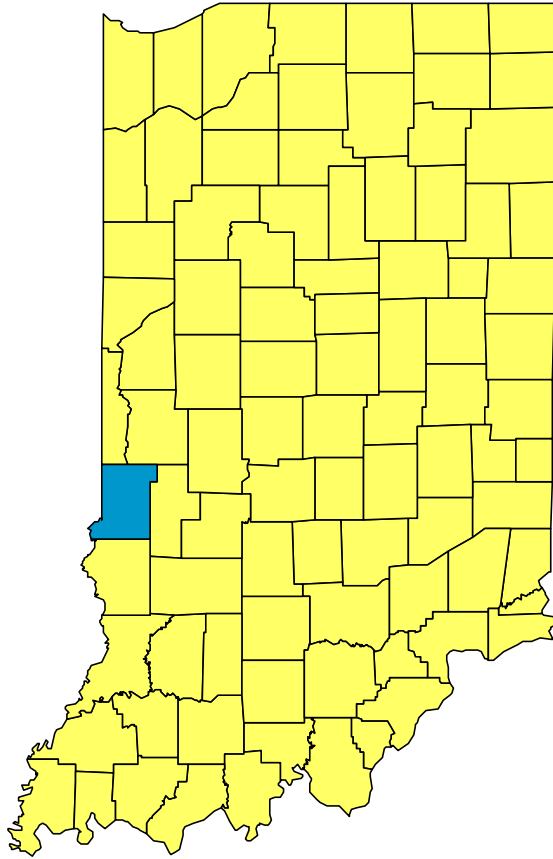
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	65	0.90%
Government	941	13.50%
Manufacturing	1,408	20.20%
Retail	1,565	22.40%
Services	1,473	21.10%
Other	1,527	21.90%
Unemployment (Dec 1998)		5.70%

## Housing Market Data

Housing Stock Built Pre-1979	90.00%
Vacancy Rate	9.79%
1997 Number of Single Family Building Permits	43
Average Value	\$83,163
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.57%
Number of HUD Expiring Use Properties	120

# Vigo County



## Socioeconomic Data

### 1990 Census

Population	106,107
Rate of Change per year from 1980 to 1990	-0.60%
Number of Households	39,804
Rate of Change per year from 1980 to 1990	-0.10%
Persons per Household	2.45
Average Household Income	\$30,170
Median Household Income	\$23,505
No. of Low Moderate Income Households (% total)	3,108 (7.81%)

### 1998 Estimated

Population	105,798
Rate of Change per year from 1990 to 1998	-0.04%
Age Distribution	
65 years plus (% total)	16,470 (15.57%)
85 years plus (% total)	2,363 (2.23%)
Number of Households	40,376
Rate of Change per year from 1990 to 1998	0.30%
Persons per Household	2.42
Average Household Income	\$44,898
Median Household Income	\$31,948
Change from 1990 to 1998	\$8,443
No. of Low Moderate Income Households (% total)	9,360 (23.18%)
Change from 1990 to 1998	-3,197

### 2003 Projected

Population	106,172
Rate of Change per year from 1998 to 2003	0.10%
Number of Households	40,831
Rate of Change per year from 1998 to 2003	0.20%
Persons per Household	2.41
Average Household Income	\$55,983
Median Household Income	\$36,746
Change from 1998 to 2003	\$4,798
No. of Low Moderate Income Households (% total)	7,876 (19.29%)
Change from 1998 to 2003	-1,484

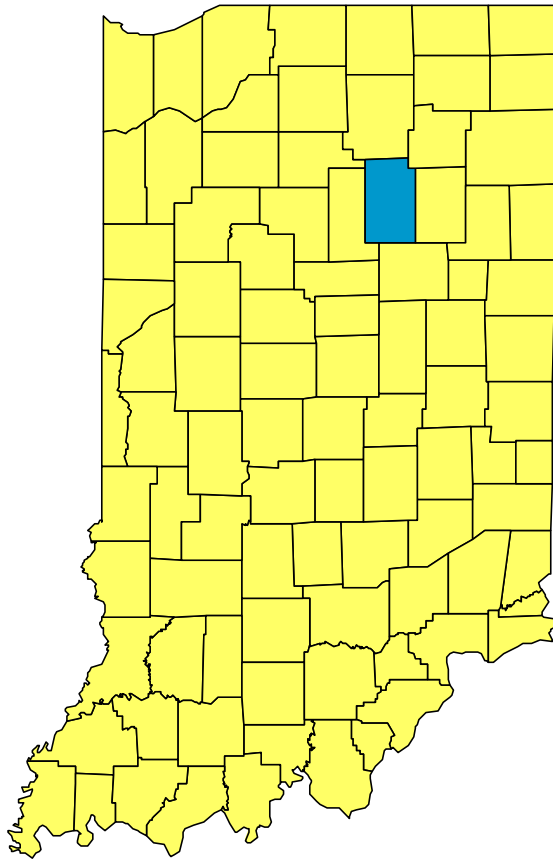
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	356	0.50%
Government	9,277	14.00%
Manufacturing	8,730	13.20%
Retail	16,912	25.60%
Services	18,434	27.90%
Other	12,397	18.80%
Unemployment (Dec 1998)		3.80%

## Housing Market Data

Housing Stock Built Pre-1979	89.00%
Vacancy Rate	11.05%
1997 Number of Single Family Building Permits	306
Average Value	\$108,314
1997 Number of Multi-Family Building Permits	42
Average Value	\$46,452
New Permits as Percent of Total Housing Stock	0.74%
Number of HUD Expiring Use Properties	0

# Wabash County



## Socioeconomic Data

### 1990 Census

Population	35,069
Rate of Change per year from 1980 to 1990	-0.40%
Number of Households	12,630
Rate of Change per year from 1980 to 1990	0.00%
Persons per Household	2.62
Average Household Income	\$30,860
Median Household Income	\$26,724
No. of Low Moderate Income Households (% total)	605 (4.79%)

### 1998 Estimated

Population	34,477
Rate of Change per year from 1990 to 1998	-0.21%
Age Distribution	
65 years plus (% total)	5,417 (15.71%)
85 years plus (% total)	891 (2.58%)
Number of Households	12,601
Rate of Change per year from 1990 to 1998	0.00%
Persons per Household	2.60
Average Household Income	\$43,810
Median Household Income	\$35,643
Change from 1990 to 1998	\$8,919
No. of Low Moderate Income Households (% total)	2,156 (17.11%)
Change from 1990 to 1998	-1,053

### 2003 Projected

Population	34,092
Rate of Change per year from 1998 to 2003	-0.20%
Number of Households	12,531
Rate of Change per year from 1998 to 2003	-0.10%
Persons per Household	2.59
Average Household Income	\$53,465
Median Household Income	\$40,923
Change from 1998 to 2003	\$5,280
No. of Low Moderate Income Households (% total)	1,833 (14.63%)
Change from 1998 to 2003	-323

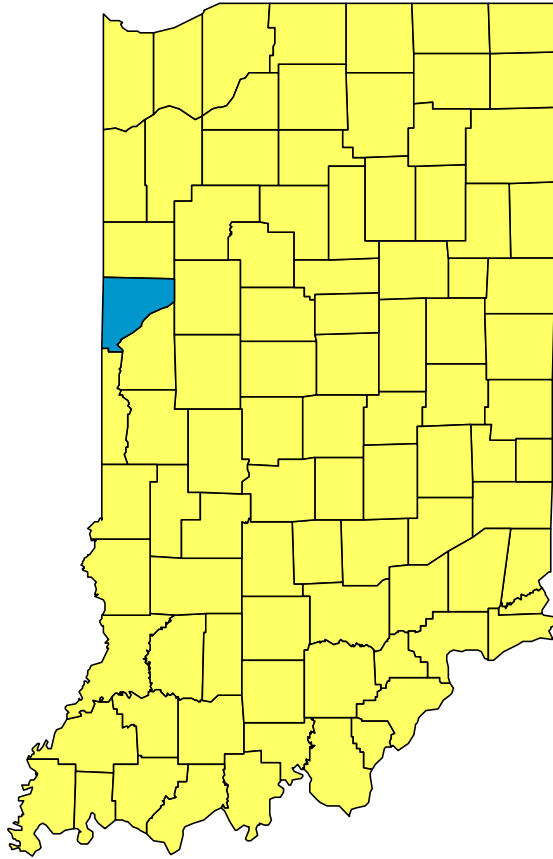
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	225	1.10%
Government	2,147	10.70%
Manufacturing	5,766	28.60%
Retail	3,350	16.60%
Services	4,462	22.20%
Other	4,189	18.80%
Unemployment (Dec 1998)		3.50%

## Housing Market Data

Housing Stock Built Pre-1979	90.00%
Vacancy Rate	6.05%
1997 Number of Single Family Building Permits	123
Average Value	\$100,813
1997 Number of Multi-Family Building Permits	26
Average Value	\$52,500
New Permits as Percent of Total Housing Stock	1.05%
Number of HUD Expiring Use Properties	0

# Warren County



## Socioeconomic Data

### 1990 Census

Population	8,176
Rate of Change per year from 1980 to 1990	-0.90%
Number of Households	3,015
Rate of Change per year from 1980 to 1990	-0.20%
Persons per Household	2.68
Average Household Income	\$29,197
Median Household Income	\$25,680
No. of Low Moderate Income Households (% total)	145 (4.81%)

### 1998 Estimated

Population	8,182
Rate of Change per year from 1990 to 1998	0.01%
Age Distribution	
65 years plus (% total)	1,251 (15.29%)
85 years plus (% total)	151 (1.85%)
Number of Households	3,110
Rate of Change per year from 1990 to 1998	0.60%
Persons per Household	2.62
Average Household Income	\$35,081
Median Household Income	\$28,981
Change from 1990 to 1998	\$3,301
No. of Low Moderate Income Households (% total)	689 (22.15%)
Change from 1990 to 1998	-66

### 2003 Projected

Population	8,179
Rate of Change per year from 1998 to 2003	0.00%
Number of Households	3,154
Rate of Change per year from 1998 to 2003	0.30%
Persons per Household	2.58
Average Household Income	\$38,524
Median Household Income	\$29,940
Change from 1998 to 2003	\$959
No. of Low Moderate Income Households (% total)	652 (20.67%)
Change from 1998 to 2003	-37

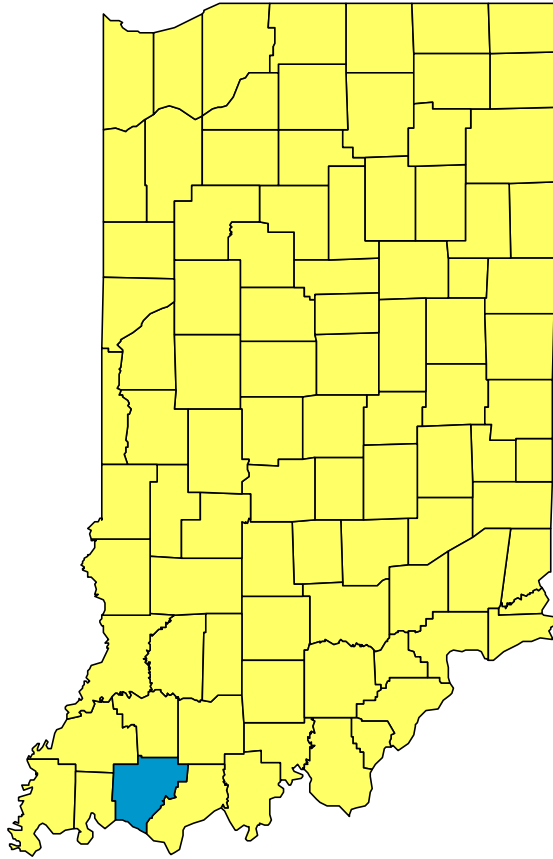
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	394	13.30%
Manufacturing	630	21.20%
Retail	244	8.20%
Services	628	21.10%
Other	1,077	36.20%
Unemployment (Dec 1998)		1.80%

## Housing Market Data

Housing Stock Built Pre-1979	88.00%
Vacancy Rate	8.62%
1997 Number of Single Family Building Permits	58
Average Value	\$73,724
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	1.65%
Number of HUD Expiring Use Properties	0

# Warrick County



## Socioeconomic Data

### 1990 Census

Population	44,920
Rate of Change per year from 1980 to 1990	0.80%
Number of Households	15,817
Rate of Change per year from 1980 to 1990	1.50%
Persons per Household	2.80
Average Household Income	\$39,637
Median Household Income	\$34,069
No. of Low Moderate Income Households (% total)	525 (3.32%)

### 1998 Estimated

Population	51,303
Rate of Change per year from 1990 to 1998	1.78%
Age Distribution	
65 years plus (% total)	5,947 (11.59%)
85 years plus (% total)	743 (1.45%)
Number of Households	18,489
Rate of Change per year from 1990 to 1998	3.40%
Persons per Household	2.74
Average Household Income	\$55,459
Median Household Income	\$44,970
Change from 1990 to 1998	\$10,901
No. of Low Moderate Income Households (% total)	2,317 (12.53%)
Change from 1990 to 1998	-368

### 2003 Projected

Population	55,360
Rate of Change per year from 1998 to 2003	1.60%
Number of Households	20,235
Rate of Change per year from 1998 to 2003	1.90%
Persons per Household	2.71
Average Household Income	\$67,331
Median Household Income	\$50,628
Change from 1998 to 2003	\$5,658
No. of Low Moderate Income Households (% total)	2,205 (10.90%)
Change from 1998 to 2003	-112

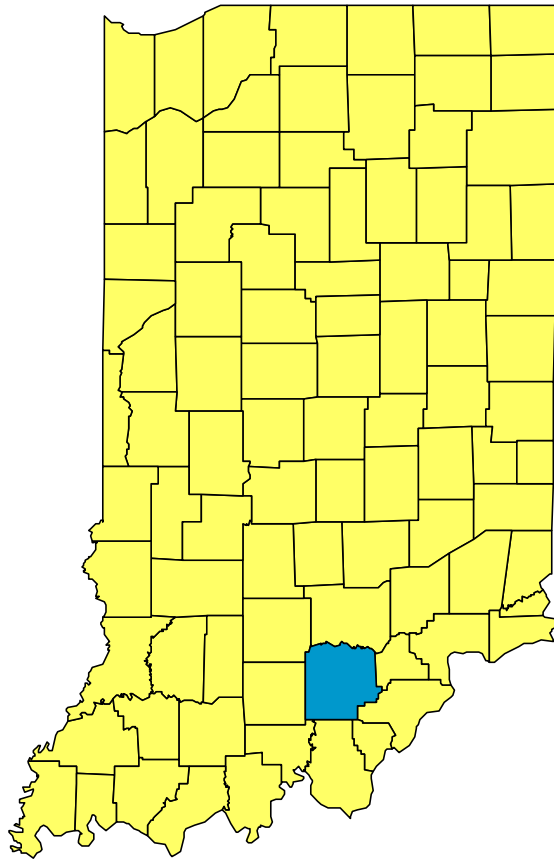
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	240	1.30%
Government	1,858	10.10%
Manufacturing	3,424	18.70%
Retail	3,013	16.40%
Services	4,652	25.30%
Other	5,170	28.20%
Unemployment (Dec 1998)		2.40%

## Housing Market Data

Housing Stock Built Pre-1979	77.00%
Vacancy Rate	7.01%
1997 Number of Single Family Building Permits	409
Average Value	\$122,222
1997 Number of Multi-Family Building Permits	19
Average Value	\$93,789
New Permits as Percent of Total Housing Stock	2.18%
Number of HUD Expiring Use Properties	0

# Washington County



## Socioeconomic Data

### 1990 Census

Population	23,717
Rate of Change per year from 1980 to 1990	0.80%
Number of Households	8,664
Rate of Change per year from 1980 to 1990	1.50%
Persons per Household	2.70
Average Household Income	\$27,732
Median Household Income	\$22,897
No. of Low Moderate Income Households (% total)	663 (7.65%)

### 1998 Estimated

Population	27,536
Rate of Change per year from 1990 to 1998	2.01%
Age Distribution	
65 years plus (% total)	3,907 (14.19%)
85 years plus (% total)	524 (1.90%)
Number of Households	10,260
Rate of Change per year from 1990 to 1998	3.70%
Persons per Household	2.65
Average Household Income	\$39,063
Median Household Income	\$30,240
Change from 1990 to 1998	\$7,343
No. of Low Moderate Income Households (% total)	2,243 (21.86%)
Change from 1990 to 1998	-452

### 2003 Projected

Population	29,917
Rate of Change per year from 1998 to 2003	1.70%
Number of Households	11,293
Rate of Change per year from 1998 to 2003	2.00%
Persons per Household	2.62
Average Household Income	\$47,621
Median Household Income	\$33,683
Change from 1998 to 2003	\$3,443
No. of Low Moderate Income Households (% total)	2,132 (18.88%)
Change from 1998 to 2003	-111

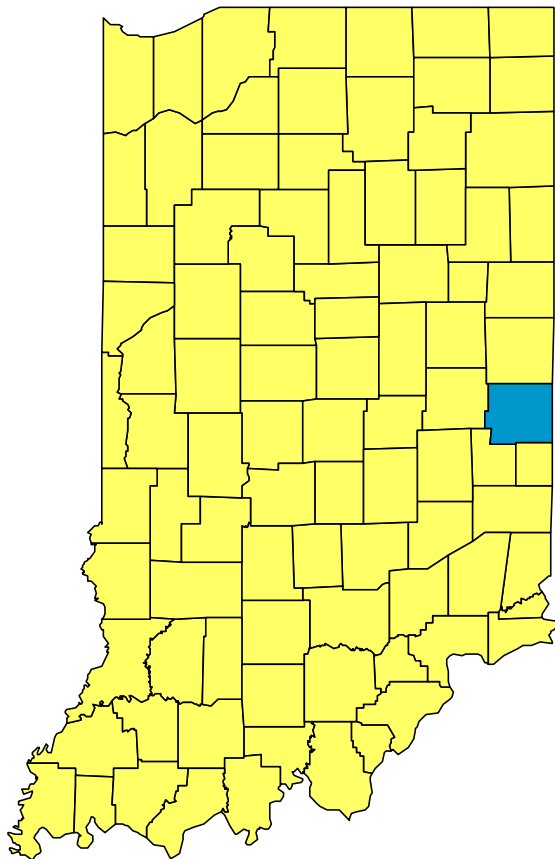
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	111	1.10%
Government	1,419	14.30%
Manufacturing	2,636	26.50%
Retail	1,546	15.50%
Services	1,791	18.00%
Other	2,450	24.60%
Unemployment (Dec 1998)		4.40%

## Housing Market Data

Housing Stock Built Pre-1979	80.00%
Vacancy Rate	9.88%
1997 Number of Single Family Building Permits	42
Average Value	\$79,929
1997 Number of Multi-Family Building Permits	0
Average Value	\$0
New Permits as Percent of Total Housing Stock	0.43%
Number of HUD Expiring Use Properties	49

# Wayne County



## Socioeconomic Data

### 1990 Census

Population	71,951
Rate of Change per year from 1980 to 1990	-0.50%
Number of Households	27,587
Rate of Change per year from 1980 to 1990	0.10%
Persons per Household	2.52
Average Household Income	\$29,495
Median Household Income	\$23,475
No. of Low Moderate Income Households (% total)	2,064 (7.48%)

### 1998 Estimated

Population	71,686
Rate of Change per year from 1990 to 1998	-0.05%
Age Distribution	
65 years plus (% total)	11,459 (15.98%)
85 years plus (% total)	1,635 (2.28%)
Number of Households	28,225
Rate of Change per year from 1990 to 1998	0.50%
Persons per Household	2.46
Average Household Income	\$41,978
Median Household Income	\$31,313
Change from 1990 to 1998	\$7,838
No. of Low Moderate Income Households (% total)	6,392 (22.65%)
Change from 1990 to 1998	-1,876

### 2003 Projected

Population	71,467
Rate of Change per year from 1998 to 2003	-0.10%
Number of Households	28,571
Rate of Change per year from 1998 to 2003	0.20%
Persons per Household	2.42
Average Household Income	\$51,464
Median Household Income	\$35,462
Change from 1998 to 2003	\$4,149
No. of Low Moderate Income Households (% total)	5,584 (19.54%)
Change from 1998 to 2003	-808

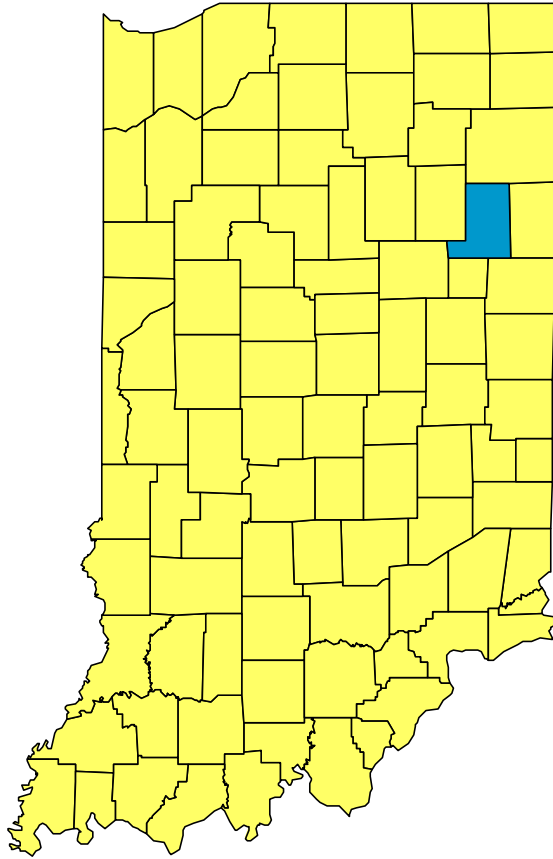
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	241	0.50%
Government	4,995	11.00%
Manufacturing	10,105	22.30%
Retail	8,284	18.30%
Services	12,432	27.40%
Other	9,268	20.50%
Unemployment (Dec 1998)		4.00%

## Housing Market Data

Housing Stock Built Pre-1979	93.00%
Vacancy Rate	7.25%
1997 Number of Single Family Building Permits	383
Average Value	\$85,496
1997 Number of Multi-Family Building Permits	12
Average Value	\$33,083
New Permits as Percent of Total Housing Stock	1.25 %
Number of HUD Expiring Use Properties	544

# Wells County



## Socioeconomic Data

### 1990 Census

Population	25,948
Rate of Change per year from 1980 to 1990	0.20%
Number of Households	9,438
Rate of Change per year from 1980 to 1990	0.70%
Persons per Household	2.70
Average Household Income	\$35,000
Median Household Income	\$31,261
No. of Low Moderate Income Households (% total)	313 (3.32%)

### 1998 Estimated

Population	26,775
Rate of Change per year from 1990 to 1998	0.40%
Age Distribution	
65 years plus (% total)	3,838 (14.33%)
85 years plus (% total)	612 (2.29%)
Number of Households	9,838
Rate of Change per year from 1990 to 1998	0.80%
Persons per Household	2.68
Average Household Income	\$51,905
Median Household Income	\$44,252
Change from 1990 to 1998	\$12,991
No. of Low Moderate Income Households (% total)	1,146 (11.65%)
Change from 1990 to 1998	-660

### 2003 Projected

Population	27,346
Rate of Change per year from 1998 to 2003	0.40%
Number of Households	10,125
Rate of Change per year from 1998 to 2003	0.60%
Persons per Household	2.66
Average Household Income	\$65,537
Median Household Income	\$53,296
Change from 1998 to 2003	\$9,045
No. of Low Moderate Income Households (% total)	968 (9.56%)
Change from 1998 to 2003	-178

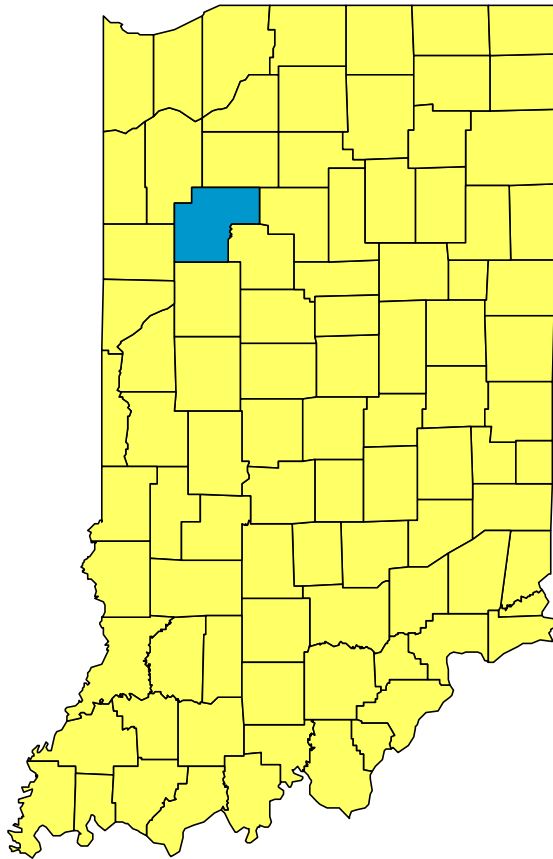
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	1,619	10.90%
Manufacturing	3,411	23.00%
Retail	3,223	21.70%
Services	3,446	23.20%
Other	3,128	21.20%
Unemployment (Dec 1998)		2.10%

## Housing Market Data

Housing Stock Built Pre-1979	86.00%
Vacancy Rate	5.19%
1997 Number of Single Family Building Permits	104
Average Value	\$120,317
1997 Number of Multi-Family Building Permits	22
Average Value	\$55,136
New Permits as Percent of Total Housing Stock	1.17%
Number of HUD Expiring Use Properties	132

# White County



## Socioeconomic Data

### 1990 Census

Population	23,265
Rate of Change per year from 1980 to 1990	-0.30%
Number of Households	8,926
Rate of Change per year from 1980 to 1990	0.10%
Persons per Household	2.58
Average Household Income	\$31,344
Median Household Income	\$26,610
No. of Low Moderate Income Households (% total)	461 (5.16%)

### 1998 Estimated

Population	25,555
Rate of Change per year from 1990 to 1998	1.23%
Age Distribution	
65 years plus (% total)	4,194 (16.41%)
85 years plus (% total)	552 (2.16%)
Number of Households	9,827
Rate of Change per year from 1990 to 1998	2.00%
Persons per Household	2.58
Average Household Income	\$43,871
Median Household Income	\$34,776
Change from 1990 to 1998	\$8,166
No. of Low Moderate Income Households (% total)	1,706 (17.36%)
Change from 1990 to 1998	-448

### 2003 Projected

Population	26,926
Rate of Change per year from 1998 to 2003	1.10 %
Number of Households	10,393
Rate of Change per year from 1998 to 2003	1.20%
Persons per Household	2.57
Average Household Income	\$53,112
Median Household Income	\$39,495
Change from 1998 to 2003	\$4,719
No. of Low Moderate Income Households (% total)	1,541 (14.83%)
Change from 1998 to 2003	-165

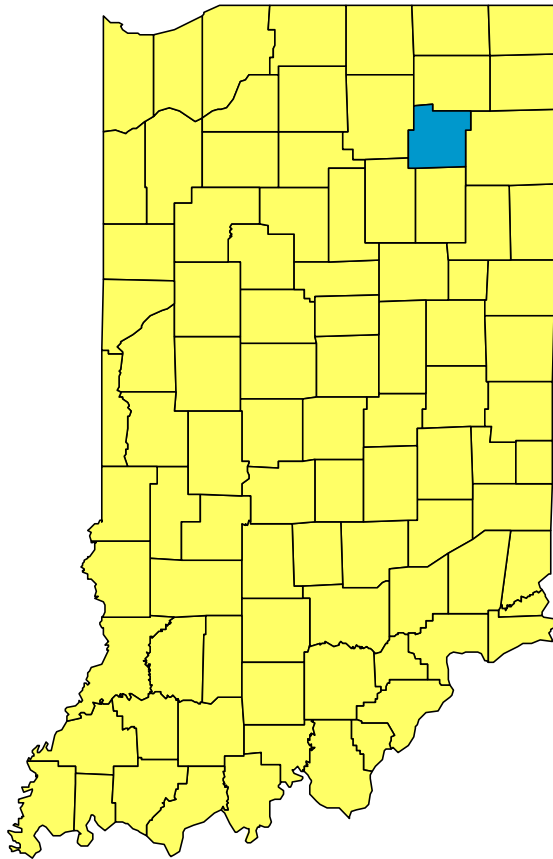
## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	NA	NA
Government	1,543	11.10%
Manufacturing	4,085	29.40%
Retail	2,374	17.10%
Services	2,524	18.20%
Other	3,380	24.20%
Unemployment (Dec 1998)		3.60%

## Housing Market Data

Housing Stock Built Pre-1979	88.00%
Vacancy Rate	Unavailable
1997 Number of Single Family Building Permits	117
Average Value	\$85,658
1997 Number of Multi-Family Building Permits	10
Average Value	\$44,600
New Permits as Percent of Total Housing Stock	1.00%
Number of HUD Expiring Use Properties	48

# Whitley County



## Socioeconomic Data

### 1990 Census

Population	27,651
Rate of Change per year from 1980 to 1990	0.50%
Number of Households	10,010
Rate of Change per year from 1980 to 1990	1.00%
Persons per Household	2.72
Average Household Income	\$34,533
Median Household Income	\$31,128
No. of Low Moderate Income Households (% total)	265 (2.65%)

### 1998 Estimated

Population	30,339
Rate of Change per year from 1990 to 1998	1.22%
Age Distribution	
65 years plus (% total)	4,289 (14.14%)
85 years plus (% total)	634 (2.09%)
Number of Households	11,101
Rate of Change per year from 1990 to 1998	2.20%
Persons per Household	2.69
Average Household Income	\$50,473
Median Household Income	\$42,723
Change from 1990 to 1998	\$11,595
No. of Low Moderate Income Households (% total)	1,398 (12.59%)
Change from 1990 to 1998	-462

### 2003 Projected

Population	32,019
Rate of Change per year from 1998 to 2003	1.10%
Number of Households	11,806
Rate of Change per year from 1998 to 2003	1.30%
Persons per Household	2.67
Average Household Income	\$62,880
Median Household Income	\$49,941
Change from 1998 to 2003	\$7,218
No. of Low Moderate Income Households (% total)	1,212 (12.59%)
Change from 1998 to 2003	-186

## Employment Data

Sector	No. of Jobs	Percentage
Agriculture	128	0.80%
Government	1,936	11.90%
Manufacturing	5,515	34.00%
Retail	2,606	16.10%
Services	2,961	18.30%
Other	3,078	18.90%
Unemployment (Dec 1998)		2.70%

## Housing Market Data

Housing Stock Built Pre-1979	83.00%
Vacancy Rate	8.41%
1997 Number of Single Family Building Permits	169
Average Value	\$117,207
1997 Number of Multi-Family Building Permits	186
Average Value	\$27,392
New Permits as Percent of Total Housing Stock	2.89%
Number of HUD Expiring Use Properties	30

## ***Appendix B: HUD Certifications***

---

This appendix contains the Consolidated Plan certifications and the Form SF-424, Application for Federal Assistance. Each certification and form has been signed by a representative of the agency responsible for administering the funding. The Indiana Department of Commerce administers CDBG funds; the Indiana Housing and Finance Authority administers HOME funds; the Indiana State Department of Health administers HOPWA funds; and the Indiana Family and Social Services Administration administers ESG funds.

Certifications available upon request:

State of Indiana  
Department of Commerce  
One North Capital Avenue, Suite 600  
Indianapolis, IN 46204  
(317) 232-8831

# Appendix B: HUD Certifications

## Application for Federal Assistance

OMB Approval No. 0348-0043

1. Type of Submission <b>Application</b> <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		2. Date Submitted 05/15/99	Applicant Identifier
<b>Preapplication</b> <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		3. Date Received by State	State Application Identifier
5. Applicant Information Legal Name State of Indiana		4. Date Received by Federal Agency	Federal Identifier
Address (give city, county, State, and zip code) One North Capitol Avenue, Suite 700 Indianapolis, Indiana 46204		Organizational Unit Indiana Department of Commerce Name, telephone number, and facsimile number of the person to be contacted on matters involving this application (give area codes) Mr. Charles R. Martindale (317) 232-8831	
6. Employer Identification Number (EIN) 5-6000158		7. Type of Applicant (enter appropriate letter in box) A. State J. Private University B. County K. Indian Tribe C. Municipal L. Individual D. Township M. Profit Organization E. Interstate N. Non-profit F. Intermunicipal O. Public Housing Agency G. Special District P. Other (Specify) H. Independent School Dist. I. State Controlled Institution of Higher Learning	
8. Type of Application <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) <input type="checkbox"/> <input type="checkbox"/> A. Increase Award B. Decrease Award C. Increase Duration D. Decrease Duration Other (specify)		9. Name of Federal Agency US Department of Housing & Urban Development	
10. Catalog of Federal Domestic Assistance Number 14-228 Title State Administered CDBG Program		11. Descriptive Title of Applicant's Project State Community Development Block Grant Program	
12. Areas Affected by Project (cities, counties, States, etc.) Small Cities, Counties & Towns in the State of Indiana			
13. Proposed Project Start Date 06/01/99 Ending Date 05/30/00		14. Congressional Districts of a. Applicant #10 b. Project 1 through 10 (all)	
15. Estimated Funding Use form HUD-424-M (Matrix)		16. Is Application Subject to Review by State Executive Order 12372 Process?	
a. Federal	\$ 36,368,000 .00	a. Yes This preapplication/application was made available to the State Executive Order 12372 Process for review on Date: _____	
b. Applicant	\$ .00	b. No <input checked="" type="checkbox"/> Program is not covered by E.O. 12372	
c. State	\$ .00	or <input type="checkbox"/> Program has not been selected by State for review.	
d. Local	\$ .00	17. Is the Applicant Delinquent on Any Federal Debt? <input type="checkbox"/> Yes If "Yes," explain below or attach an explanation <input checked="" type="checkbox"/> No	
e. Other	\$ .00		
f. Program Income	\$ .00		
g. Total	\$ 36,368,000 .00		
18. To the best of my knowledge and belief, all data in this application/preapplication are true and correct, the document has been duly authorized by the governing body of the applicant and the applicant will comply with the attached assurances if the assistance is awarded.			
a. Typed Name of Authorized Representative Thomas F. McKenna		b. Title Executive Director	c. Telephone Number (317) 232-8806
d. Signature of Authorized Representative		e. Date Signed April 11, 1999	

Previous Editions Not Usable  
Authorized for Local Reproduction

form SF-424 (4/92)  
Prescribed by OMB Circular A-102

## Appendix B: HUD Certifications

---

### STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

**Affirmatively Further Fair Housing --** The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan --** It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace --** It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
  - (a) The dangers of drug abuse in the workplace;
  - (b) The grantee's policy of maintaining a drug-free workplace;
  - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
  - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
  - (a) Abide by the terms of the statement; and
  - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -

## Appendix B: HUD Certifications

---

Place of Performance (Street address, city, county, state, zip code)  
One North Capitol, Suite 700, Indianapolis, Indiana 46204, Marion County

Check ☐ if there are workplaces on file that are not identified here; The certification with regard to the drug-free workplace required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C.812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

## Appendix B: HUD Certifications

---

- (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

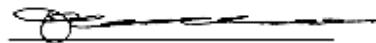
**Anti-Lobbying** -- To the best of the State's knowledge and belief:

- 1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of State** -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

Thomas F. McKenna

Executive Director

Title

3-10-99

Date

## Appendix B: HUD Certifications

---

### Specific CDBG Certifications

The State certifies that:

**Citizen Participation --** It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

**Consultation with Local Governments --** It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

**Local Needs Identification --** It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

**Community Development Plan --** Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

**Use of Funds --** It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 199\_, \_\_, and \_\_. (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

## Appendix B: HUD Certifications

---

3. Special Assessments. The state will require units of general local government that receive CDBG funds to certify to the following:

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

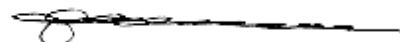
It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force --** It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws --** The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Compliance with Laws --** It will comply with applicable laws.



Signature/Authorized Official  
Thomas F. McKenna

3-10-99  
Date

Title  
Executive Director

# Appendix B: HUD Certifications

## Application for Federal Assistance

OMB Approval No. D348-0043

<b>1. Type of Submission</b> Application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction Preapplication <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		<b>2. Date Submitted</b> 3/26/99	<b>Applicant Identifier</b> 1999 HOME Investment Partnerships
		<b>3. Date Received by State</b>	<b>State Application Identifier</b>
		<b>4. Date Received by Federal Agency</b>	<b>Federal Identifier</b>

<b>5. Applicant Information</b> <b>Legal Name</b> Indiana Housing Finance Authority <b>Address (give city, county, State, and zip code)</b> 115 W. Washington St., Suite 1350 - South Tower Indianapolis, IN 46204 Marion County, IN		<b>Organizational Unit</b> Community Development Department <b>Name, telephone number, and facsimile number of the person to be contacted on matters involving this application (give area codes)</b> Robert V. Welch Jr. (317)232-7777 (317)232-7778
--	--	--

<b>6. Employer Identification Number (EIN)</b> 35-1485172	<b>7. Type of Applicant (enter appropriate letter in box)</b> A. State B. County C. Municipal D. Township E. Interstate F. Intermunicipal G. Special District H. Independent School Dist. I. State Controlled Institution of Higher Learning J. Private University K. Indian Tribe L. Individual M. Profit Organization N. Non-profit O. Public Housing Agency P. Other (Specify) A
--	--

<b>8. Type of Application</b> <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) <input type="checkbox"/> <input type="checkbox"/> A. Increase Award B. Decrease Award C. Increase Duration D. Decrease Duration Other (specify)	<b>9. Name of Federal Agency</b> Department of Housing and Urban Development
---	---

<b>10. Catalog of Federal Domestic Assistance Number</b> Title 14-239	<b>11. Descriptive Title of Applicant's Project</b> 1999 HOME Investment Partnerships Program Activities for the State of Indiana
--	---

<b>12. Areas Affected by Project (cities, counties, States, etc.)</b> State of Indiana	
---	--

<b>13. Proposed Project</b> Start Date 7/1/99 Ending Date 6/30/00		<b>14. Congressional Districts of</b> a. Applicant 1-6 b. Project 1-6	
--	--	--	--

<b>15. Estimated Funding Use form HUD-424-M (Matrix)</b>		<b>16. Is Application Subject to Review by State Executive Order 12372 Process?</b>	
a. Federal	\$ 12,000,000 .00	a. Yes This preapplication/application was made available to the State Executive Order 12372 Process for review on Date:	
b. Applicant	\$ .00	b. No <input checked="" type="checkbox"/> Program is not covered by E.O. 12372	
c. State	\$ .00	or <input type="checkbox"/> Program has not been selected by State for review.	
d. Local	\$ .00	<b>17. Is the Applicant Delinquent on Any Federal Debt?</b> <input type="checkbox"/> Yes If "Yes," explain below or attach an explanation <input checked="" type="checkbox"/> No	
e. Other	\$ .00		
f. Program Income	\$ 500,000 .00		
g. Total	\$ .00		

18. To the best of my knowledge and belief, all data in this application/preapplication are true and correct, the document has been duly authorized by the governing body of the applicant and the applicant will comply with the attached assurances if the assistance is awarded.

<b>a. Typed Name of Authorized Representative</b> Robert V. Welch Jr.	<b>b. Title</b> Executive Director	<b>c. Telephone Number</b> (317)232-7777
<b>d. Signature of Authorized Representative</b>		<b>e. Date Signed</b> 3/26/99

Previous Editions Not Usable  
Authorized for Local Reproduction

form SF-424 (4/92)  
Prescribed by OMB Circular A-102

## Appendix B: HUD Certifications

---

### Specific HOME Certifications

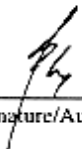
The State certifies that:

**Tenant Based Rental Assistance** -- If it intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the State's consolidated plan.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Appropriate Financial Assistance** -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

  
\_\_\_\_\_  
Signature/Authorized Official

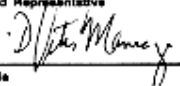
3/5/99  
\_\_\_\_\_  
Date

ROBERT V. WELCH JR., EXECUTIVE DIRECTOR  
\_\_\_\_\_  
Title

# Appendix B: HUD Certifications

## APPLICATION FOR FEDERAL ASSISTANCE

OMB Approval No. 0348-0043

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction <input checked="" type="checkbox"/> Preapplication <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction <input type="checkbox"/>		2. DATE SUBMITTED 4/1/99	Applicant Identifier
		3. DATE RECEIVED BY STATE	State Application Identifier
		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
5. APPLICANT INFORMATION			
Legal Name: Indiana State Department of Health		Organizational Unit: Division of HIV/STD	
Address (give city, county, state, and zip code): 2 North Meridian Street Indianapolis, IN 46204		Name and telephone number of the person to be contacted on matters involving this application (give area code): Lori Phillips - Programmatic (317)233-7464 Linda Brown - Fiscal (317)233-7113	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 35-6000158		7. TYPE OF APPLICANT: (enter appropriate letter in box) <input checked="" type="checkbox"/> A A. State M. Independent School Dist. B. County I. State Controlled Institution of Higher Learning C. Municipal J. Private University D. Township K. Indian Tribe E. Interstate L. Individual F. Intermunicipal M. Profit Organization G. Special District N. Other (Specify):	
8. TYPE OF APPLICATION: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es): <input type="checkbox"/> A. Increase Award <input type="checkbox"/> B. Decrease Award <input type="checkbox"/> C. Increase Duration <input type="checkbox"/> D. Decrease Duration <input type="checkbox"/> Other (specify):		9. NAME OF FEDERAL AGENCY: U.S. Housing and Urban Development	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 14-241		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Housing Opportunities for Persons w/ AIDS	
12. AREAS AFFECTED BY PROJECT (cities, counties, states, etc.): State of Indiana			
13. PROPOSED PROJECT: Start Date: 7/1/99 Ending Date: 6/30/00		14. CONGRESSIONAL DISTRICTS OF: a. Applicant: Tenth b. Project: Statewide	
15. ESTIMATED FUNDING: a. Federal \$ 636,000.00 b. Applicant \$ .00 c. State \$ .00 d. Local \$ .00 e. Other \$ .00 f. Program income \$ .00 g. TOTAL \$ 636,000.00		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS? a. YES, THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON: DATE _____ b. NO <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E.O. 12372 <input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED STATE FOR REVIEW	
17. IS APPLICATION DELINQUENT ON ANY FEDERAL DEBT? <input type="checkbox"/> YES If "Yes," attach an explanation. <input checked="" type="checkbox"/> No			
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED			
a. Typed Name of Authorized Representative D. Peter Maniago		b. Title Assistant Commissioner, Operational Services	c. Telephone number (317) 233-7102
d. Signature of Authorized Representative 		e. Date Signed 3/31/99	

Previous Editions Not Usable

Standard Form 424 (Rev 4-88)  
Prescribed by OMB Circular A-102

## Appendix B: HUD Certifications

---

### HOPWA Certifications

The State HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under the program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

  
Signature/Authorized Official

3-11-99  
Date

Director, Division of HIV/STD  
Title

## Appendix B: HUD Certifications

### APPLICATION FOR FEDERAL ASSISTANCE

OMB Approval No. 0348-0043

1. TYPE OF SUBMISSION: <input type="checkbox"/> Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED 3/31/99		Applicant Identifier	
<input type="checkbox"/> Preapplication <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		3. DATE RECEIVED BY STATE		State Application Identifier	
		4. DATE RECEIVED BY FEDERAL AGENCY		Federal Identifier	
5. APPLICANT INFORMATION					
Legal Name: STATE OF INDIANA			Organizational Unit: DIVISION OF FAMILY AND CHILDREN HOUSING AND COMMUNITY SERVICES SECTION		
Address (give city, county, State, and zip code): 402 WEST WASHINGTON STREET ROOM W 381 P.O. BOX 6116 INDIANAPOLIS, INDIANA 46206			Name and telephone number of person to be contacted on matters involving this application (give area code): JOHN REESON, ESC SPECIALIST (317) 232-7117 (317) 232-7079 (FAX)		
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 35-610001518			7. TYPE OF APPLICANT: (Enter appropriate letter in box) A. State B. County C. Municipal D. Township E. Interstate F. Intramunicipal G. Special District H. Independent School Dist. I. State Controlled Institution of Higher Learning J. Private University K. Indian Tribe L. Individual M. Profit Organization N. Other (Specify): <u>A</u>		
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es): <input type="checkbox"/> <input type="checkbox"/> A. Increase Award B. Decrease Award C. Increase Duration D. Decrease Duration Other (specify):			9. NAME OF FEDERAL AGENCY: U.S. DEPT. OF HOUSING AND URBAN DEVELOPMENT		
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 14-231 TITLE: EMERGENCY SHELTER GRANT PROGRAM			11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: EMERGENCY SHELTER GRANT		
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): STATE OF INDIANA					
13. PROPOSED PROJECT		14. CONGRESSIONAL DISTRICTS OF:			
Start Date 7/1/1999	Ending Date 6/30/2000	a. Applicant 10		b. Project 1 - 10 (STATEWIDE)	
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?			
a. Federal	\$ 1,739,000	a. YES, THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON: DATE			
b. Applicant	\$	b. No <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372			
c. State	\$	<input checked="" type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW			
d. Local	\$	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?			
e. Other	\$ 1,739,000	<input type="checkbox"/> Yes If "Yes," attach an explanation. <input checked="" type="checkbox"/> No			
f. Program Income	\$				
g. TOTAL	\$ 3,478,000				
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT, THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.					
a. Type Name of Authorized Representative JAMES M. HEMEROVICH		b. Title DIRECTOR		c. Telephone Number 232-4705	
d. Signature of Authorized Representative <i>James M. Hemerovich</i>		e. Date Signed 3/31/99			
Previous Edition Usable Authorized for Local Reproduction					

Standard Form 424 (Rev. 7-97)  
Prescribed by GMB Circular A-102

## Appendix B: HUD Certifications

---

### ESG Certifications

The State seeking funds under the Emergency Shelter Program (ESG) certifies that it will ensure that its recipients of ESG funds comply with the following requirements:

**Major rehabilitation/conversion** -- In the case of major rehabilitation or conversion, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the rehabilitation is not major, the recipient will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

**Essential Services** -- Where the assistance involves essential services or maintenance, operation, insurance, utilities and furnishings, it will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

**Renovation** -- Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

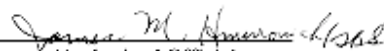
**Supportive Services** -- It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance for such individuals.

**Matching Funds** -- It will obtain matching amounts required under 24 CFR §576.71.

**Confidentiality** -- It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

**Homeless Persons Involvement** -- To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under this program, in providing services assisted through this program, and in providing services for occupants of such facilities.

**Consolidated Plan** -- It is following a current HUD-approved Consolidated Plan or CHAS.

  
Signature/Authorized Official

3/16/99  
Date

James M. Haurovich

Director  
Title

## Appendix B: HUD Certifications

---

### APPENDIX TO CERTIFICATIONS

#### INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

##### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

##### B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

## ***Appendix C: Community Survey Instrument***

---

The 1999 Consolidated Plan Update community survey instrument is contained in this appendix. The survey was sent to 2,200 citizens throughout the state; 528 surveys were returned, for a response rate of 24 percent. The surveys were also made available at each of the public forums.

Every attempt was made this year to include citizens who are not usually involved in such activities. The intent of a “community” survey was to get a broader representation of citizens. To ensure that the survey sample was diverse, the survey team used a multi-level approach (e.g., intercepting citizens, distributing surveys through social service agencies) to locate and survey a wide spectrum of residents in terms of income, employment type, and race. Select demographics of respondents are discussed in Section III of the report.

# Appendix C: Community Survey Instrument



Below are questions related to a variety of issues about the quality of life and experience of living in this community. Please respond to each issue by circling the number based on how much you believe it is a problem and the priority you believe the issues should be in the community.

Community Concerns	Major Problem	Minor Problem	No Problem	No Opinion	Community Priority	4	3	2	1	0
<b>Housing</b>					<b>Housing</b>					
availability of adequate housing	1	2	3	4	availability of adequate housing	4	3	2	1	0
availability of affordable housing	1	2	3	4	availability of affordable housing	4	3	2	1	0
transportation to housing	1	2	3	4	transportation to housing	4	3	2	1	0
quality/condition of housing	1	2	3	4	quality of housing	4	3	2	1	0
access to homeownership	1	2	3	4	access to homeownership	4	3	2	1	0
access to rentals	1	2	3	4	access to rentals	4	3	2	1	0
<b>Homelessness</b>					<b>Homelessness</b>					
housing for the homeless	1	2	3	4	housing for the homeless	4	3	2	1	0
emergency shelter	1	2	3	4	emergency shelter	4	3	2	1	0
short term housing (6 months/2yrs)	1	2	3	4	short term housing (6 months/2yrs)	4	3	2	1	0
permanent housing	1	2	3	4	permanent housing	4	3	2	1	0
access to homeownership	1	2	3	4	access to homeownership	4	3	2	1	0
access to rentals	1	2	3	4	access to rentals	4	3	2	1	0
<b>Recreational Facilities/Programs</b>					<b>Recreational Facilities/Programs</b>					
youth	1	2	3	4	youth	4	3	2	1	0
elderly	1	2	3	4	elderly	4	3	2	1	0
families	1	2	3	4	families	4	3	2	1	0
transportation to recreation facilities	1	2	3	4	transportation to recreation facilities	4	3	2	1	0
other (specify) _____	1	2	3	4	other (specify) _____	4	3	2	1	0
<b>Employment Opportunities</b>					<b>Employment Opportunities</b>					
availability of good paying jobs	1	2	3	4	availability of good paying jobs	4	3	2	1	0
job training	1	2	3	4	job training	4	3	2	1	0
transportation to jobs	1	2	3	4	transportation to jobs	4	3	2	1	0
<b>Persons with Special Needs</b>					<b>Persons with Special Needs</b>					
adequate housing	1	2	3	4	adequate housing	4	3	2	1	0
affordable housing	1	2	3	4	affordable housing	4	3	2	1	0
emergency shelter	1	2	3	4	emergency shelter	4	3	2	1	0
transportation to services	1	2	3	4	transportation to services	4	3	2	1	0

## Appendix C: Community Survey Instrument

### LIST THE TOP THREE COMMUNITY ISSUES

### RANK of IMPORTANCE (1 = top priority)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

- |   |   |   |   |   |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| 1 | 2 | 3 | 4 | 5 |
| 1 | 2 | 3 | 4 | 5 |

### Fair Housing

Barriers to Housing Choice	Major Problem	Minor Problem	Yes Problem	No Opinion	Barriers to Housing Choice	4	3	2	1	0
cost	1	2	3	4	cost	4	3	2	1	0
transportation	1	2	3	4	transportation	4	3	2	1	0
discrimination (any type)	1	2	3	4	discrimination (any type)	4	3	2	1	0
distance to job	1	2	3	4	distance to job	4	3	2	1	0
access to affordable housing	1	2	3	4	access to affordable housing	4	3	2	1	0

Have you ever been discriminated against when trying to secure housing? ☐ yes ☐ no

Fair Housing Practices (reason for discrimination)	Major Problem	Minor Problem	Yes Problem	No Opinion	Issue/Concern Priority	4	3	2	1	0
your race	1	2	3	4	your race	4	3	2	1	0
your age	1	2	3	4	your age	4	3	2	1	0
the size of your family	1	2	3	4	the size of your family	4	3	2	1	0
your income	1	2	3	4	your income	4	3	2	1	0
your gender	1	2	3	4	your gender	4	3	2	1	0
your disability physical, mental (including HIV)	1	2	3	4	your disability physical, mental (including HIV)	4	3	2	1	0

### DEMOGRAPHIC INFORMATION

County \_\_\_\_\_ City \_\_\_\_\_ Zip code \_\_\_\_\_

Gender: ☐ Male ☐ Female Do you rent or own your home? ☐ Own ☐ Rent

Race: ☐ White ☐ African American ☐ Asian ☐ Native American ☐ Hispanic/Latino

Marital Status: ☐ Married ☐ Never Married ☐ Separated ☐ Divorced ☐ Widowed

Educational Background: ☐ less than high school ☐ high school diploma/GED ☐ some college ☐ college degree ☐ graduate study

Employment Status: ☐ employed full-time ☐ unemployed ☐ part-time ☐ retired ☐ disabled

Age: under 21 ☐ 21-24yrs ☐ 25-29yrs ☐ 30-44yrs ☐ 45-54yrs ☐ 55-64yrs ☐ 65-74yrs ☐ over 75 ☐

Household Income: less than \$5000 ☐ \$5,000-\$9,999 ☐ \$10,000-\$14,999 ☐ \$15,000-\$24,999 ☐ \$25,000-\$34,999 ☐ \$35,000-\$49,999 ☐ \$50,000-\$74,999 ☐ Over \$75,000 ☐

Do you receive any type of public assistance? ☐ yes ☐ no

Are you familiar with the State of Indiana's Consolidated Plan? ☐ yes ☐ no

Have you ever participated in a Consolidated Plan forum? ☐ yes ☐ no

## **Appendix D:** **Citizen Participation Plan**

---

This plan was developed with a strong emphasis on community input. From the onset of the first community forum to the writing of the plan, the voices of Indiana residents, government, nonprofit organizations, special-needs populations, and others were heard loud and clear. We can safely say that this community driven process truly reflected the perspective of Indiana's populations and its communities.

This Citizen Participation Plan was developed to provide enhanced community input for the residents in the State of Indiana. It was drafted in accordance with Section 91.401 of HUD's Consolidated Plan regulations. The plan was designed around the central concept that acknowledges residents as stakeholders and their input as key to any improvement in the quality of life for the residents who live in the community.

This plan details the State of Indiana's policies and procedures for citizen participation. The plan was developed and monitored by the Consolidated Plan Coordinating Planning Team consisting of representatives from the Indiana Department of Commerce (IDOC), the Indiana Housing and Finance Authority (IHFA), the Indiana Family and Social Services Administration (FSSA), and the Indiana State Department of Health. The committee also included representatives from the Indiana Association for Community Economic Development (IACED), the Indiana Rural Development Council (IRDC), the Indiana Department of Transportation (INDOT), the Indiana Civil Rights Commission (ICRC), the Indiana Coalition on Housing and Homeless Issues (ICHHI), Local Initiatives Support Corporation (LISC), and the U.S. Department of Agriculture Rural Development. In addition, the State representative from HUD served as an advisor to the committee.

The purpose of the committee was to monitor the drafting of the plan from initiation to submission. Committee representatives were instrumental in the development of the final plan, the citizen participation plan and the design of the survey, and the forums and public hearing. Representatives observed each regional forum and during the sessions provided responses to participants' questions related their agency. In addition, a representative from each agency attended a public hearing.

The state also contracted BBC Research & Consulting, Inc., an economic and management consulting firm, and The Keys Group, a planning and research consulting partnership to complete the analysis, conduct the public forums and meetings, and draft the plan.

**The process.** The community input process took months to plan and implement. The primary data collection process was completed over a five-month period from the initial inquires to the final draft. Like the 1997-98 process, seven regional community forums were planned and held with residents throughout the state; an eighth forum was held in Jeffersonville at the request of a homeless service provider whose clients were unable to travel to attend a planned forum. There was also a community survey

## **Appendix D: Citizen Participation Plan**

---

that complemented the community survey conducted in 1998. The collection of data began in December 1998 and concluded at the public hearing on April 20, 1999.

Citizens throughout the state were actively sought to participate in the process. Citizens were informed of meetings and planned activities by mail and print media. A brochure was designed and distributed to agencies and residents. This brochure was developed to be an informational invitation to all Indiana stakeholders. More than 2,000 notices were sent to agencies, residents and target groups throughout the state.

Multiple approaches were used to gather community opinions in an effort to ensure maximum community input and involvement. The process included:

- **Community surveys.** During the months of January and February, more than 2,000 surveys were sent to Indiana residents. Participants were selected at random and all attempts were made to ensure that the survey was inclusive of diverse populations. Surveys were also distributed to agency representatives at each community forum for their clients to answer and return.
- **Community forums.** During the weeks of February 7<sup>th</sup> and 13<sup>th</sup>, 1999, seven forums were conducted in seven counties throughout Indiana. An additional forum was conducted in Jeffersonville on February 26<sup>th</sup>, 1999. Community residents were informed of the meeting using many methods, including brochures and media releases (attached).

The forums were regionally distributed with two conducted in both the northern and southern region and three in the central region. The forums were scheduled to begin in the afternoon except two forums that were held at 10:00 a.m. Sites were accessible to the disabled.

Each forum was conducted using the same process. Participants were divided into groups and asked to develop lists of concerns and to provide a list of state funding priorities. Forums provided Indiana residents the opportunity to discuss community issues and to establish program spending priorities. Each forum session resulted in a priority list from the group list that was used to determine the priority list for that county and the state as a whole.

- **Public hearing.** Public hearing notification was provided to forum participants and included in the mailings sent to agencies, residents, and target groups. On April 20, 1999, two public hearings were held in Indianapolis at 2:00 p.m. and 6:00 p.m. Indianapolis was selected because it is centrally located and easily accessible to state residents. During the session, executive summaries of the plan were distributed

## Appendix D: Citizen Participation Plan

---

and instructions on how to submit comments were given. In addition, participants were given the opportunity to provide feedback or comment on the draft plan.

- **Comment process.** Following the publication and distribution of the Plan, residents were given 30 days to submit comments or suggestions on the draft. Copies of the plan were provided to the Indiana Department of Commerce for statewide distribution; nearly 100 copies of the Executive Summary were requested by and distributed to the public.

A summary of comments and review was included in the public comment section of this report. Each comment was responded to by the coordinating committee.

### Community Forum Participants

There were 116 agencies represented at the eight forums and 174 attendees. One hundred 39 attendees participated in forum exercises and another 25 observed as part of the consolidated plan coordinating team. The population of forums participants also included approximately four percent ethnic minorities and ten percent community residents. Attendance at each of the forums was as follows:

County	Attendants	Participants	Agencies
Davies	19	14	17
Clinton	16	11	12
Huntington	20	15	16
LaPorte	15	11	12
Scotts	28	21	23
Wayne	24	19	21
Vigo	17	13	15
Jeffersonville, IN	35	35	NA*
<b>Total</b>	<b>174</b>	<b>134</b>	<b>116</b>

\* Note: 1) Total attendance includes Planning Committee members only if they signed in.  
2) the Jeffersonville, Indiana forum arose out of a comment made at the Scotts County session where concern was raised about the location of forums. To address this concern staff from IACED and ICHHI traveled to Jeffersonville and conducted an additional forum.

## ***Appendix D: Citizen Participation Plan***

---

Most of the forum participants were city administrators or service providers that were informed about the forums by mail. In general, forum attendees enjoyed the sessions as indicated by the comments made during the sessions:

This was “*really a pleasure for a Friday*”  
Greg Manifold  
&  
“*We’re all having too much fun*”  
Crystal Wake

Participants also commented that the forums not only challenged them to think about their communities in a different way, but also helped them work together to build consensus to improve the quality of life for residents.

A copy of the brochure and media release that announced the regional forums, along with an agenda and a sample of the forum exercise worksheet, are attached.

## Appendix D: Citizen Participation Plan

---



**Indiana** Department of Commerce  
Lieutenant Governor Joseph E. Kernan, Director

One North Capitol, Suite 700  
Indianapolis, Indiana 46204-2288  
317.232.8872

## MEDIA RELEASE

### **PUBLIC NOTICE FEDERAL FUNDING FORUM**

**FOR IMMEDIATE RELEASE:** January 29, 1999  
**CONTACT:** Chuck Martindale, (800) 824-2476  
Kevin Waltman, (317) 232-2464

**INDIANAPOLIS** — Four state agencies will conduct a combined public forum on Monday, February 8, 1999, at 2 p.m., at the Community Building located at East Side Park in Washington, Ind. The forum will solicit public input regarding the FY 1999 Consolidated Plan for the federal funds these agencies are to receive from the U.S. Department of Housing and Urban Development (HUD). The Indiana Department of Commerce, Indiana Housing Finance Authority, Indiana Family Social Services Agency and Indiana Department of Health anticipate receiving more than \$50 million in combined federal funding in 1999 for the following programs funded by HUD:

- **Indiana Department of Commerce:** Community Development Block Grant (CDBG) Program;
- **Indiana Housing Finance Authority:** Home Investment Partnerships (HOME) Program;
- **Indiana Family and Social Services Agency:** Emergency Shelter Grant (ESG) Program; and
- **Indiana Department of Health:** Housing Opportunities for Persons With AIDS (HOPWA) Program.

In developing their 1999 Consolidated Plan for submission to HUD, these four state agencies are seeking citizen participation in and opinion on those programs and services most needed by low- and moderate-income persons, homeless persons, and persons with HIV/AIDS. These state agencies will consider such public participation in the preparation of their 1999 plan for expenditure of federal HUD funds for these four statewide programs.

-more-

## ***Appendix D: Citizen Participation Plan***

---

Public funding forum/ add 1

Interested citizens are invited to attend this public forum and provide input into this consolidated planning process. Those interested may also submit recommendations in writing to:

Indiana Department of Commerce  
Grants Management Office  
One North Capitol, Suite 700  
Indianapolis, IN 46204-2288

Questions may be directed to Chuck Martindale, Indiana Department of Commerce, Controller Division, by calling toll-free 1-800-824-2476 (automated extensions 5, then 1) during the hours of 8:30 a.m. - 5:00 p.m. weekdays.

-30-

ma0001-99

## Appendix D: Citizen Participation Plan



# Builds

Community development is the selection of projects that will improve the quality of life in your community. When you participate in Consolidated Plan Forums, you can help determine how government funds are spent in your community through the creative Consolidated Plan process. In general, the Consolidated Plan brings together the funding resources of four major U. S. Housing and Urban Development (HUD) programs and provides communities a framework for defining a comprehensive community development vision. Specifically, the Forums provide a way for you as a citizen to participate in creating real spending plans and priorities for your community's development needs.

# Shapes

the Indiana Family and Social Services Administration through Emergency Support Grant Funds (ESG); and the Indiana State Department of Health through the Indiana State Department of Health AIDS (HOPWA). Your input in a Consolidated Plan Forum can help shape the allocation of funds, program design, and future initiatives for your community's development.




Funds for the Consolidated Plan are made available from the Indiana Department of Commerce through Community Development Block Grants (CDBG); the Indiana Housing Finance Authority through both CDBG for housing related activities and the HOME Investment Partnerships Program (HOME);

**WE NEED YOU!**

1999 CONSOLIDATED PLAN FORUMS

# Appendix D: Citizen Participation Plan

**Your ideas and those of your neighbors are vital to assessing your community's needs. Forums welcome everyone—from service providers and homeless or unemployed citizens to elected officials and business owners—to voice their individual ideas. Because you experience every day the conditions that government programs will ultimately impact, you and your neighbors bring real experiences and relevant information to the forums.**



**The Consolidated Plan Forums welcome you and your neighbors to help your community:**

- ▶ establish a plan for developing accessible, safe, and affordable housing
- ▶ address the unique needs of low-income and special needs populations
- ▶ improve the quality of life of all residents by building healthy and secure communities
- ▶ expand health and support services
- ▶ create employment and educational opportunities for all citizens
- ▶ promote neighborhood revitalization through street and sidewalk maintenance and code enhancement

**Forum**

The afternoon planning session begins with a quick overview of the Consolidated Plan, the process, and the goals of the Forum. Participants break into smaller groups to take part in creative exercises.

In the first exercise, participants draw on their own ideas for what can be done to improve their community. Then, participants come together in their groups to develop a consensus on their community's assets and liabilities.

The smaller groups share their ideas with the larger group. These insights provide the forum a basis for developing an overall vision for an improved community. Once a vision is agreed upon, participants create a final list of actions and priorities.

After the Forum is over, the Consolidated Plan Working Group considers the final list of priorities. The Working Group takes action on Forum outcomes, eventually transforming participants' ideas into real community improvements.

*Persons wishing to comment, but who are unable to attend, may submit their comments in writing to: Consolidated Plan/Indiana Department of Commerce & Consumer Affairs, Office of Community Development, Suite 700, Indianapolis, Indiana 46204-2246. For questions about the Consolidated Plan or Community Forum call toll free at (800) 824-2476.*

February 8	February 9	February 10	February 11	February 12	February 13	February 14	February 15	February 16	February 17
Washington, Indiana Fire Station East Side Road 2:00 p.m. EST	Scottsburg, Indiana Fire Station East Side Road 2:00 p.m. EST	Terre Haute, Indiana Lafayette County Courthouse 201 Cherry Street 1:30 p.m. EST	Terre Haute, Indiana Lafayette County Courthouse 201 Cherry Street 1:30 p.m. EST	Terre Haute, Indiana Lafayette County Courthouse 201 Cherry Street 2:00 p.m. EST	Terre Haute, Indiana Lafayette County Courthouse 201 Cherry Street 2:00 p.m. EST	Terre Haute, Indiana Lafayette County Courthouse 201 Cherry Street 2:00 p.m. EST	Terre Haute, Indiana Lafayette County Courthouse 201 Cherry Street 2:00 p.m. EST	Terre Haute, Indiana Lafayette County Courthouse 201 Cherry Street 2:00 p.m. EST	Terre Haute, Indiana Lafayette County Courthouse 201 Cherry Street 2:00 p.m. EST

For more information, contact the Office of Community Development at (800) 824-2476 or (317) 232-8800.

## Appendix D: Citizen Participation Plan

---



# Indiana Consolidated Plan

---

## Public Forums Agenda

Feb 8 Daviess County  
Washington, IN  
Community Building  
East Side Park  
2:00

Feb 9 Scotts County  
Scottsburg, IN  
Fire Station  
West Lake Road  
2:00

Feb 10 Vigo County  
Terre Haute, IN  
Vigo County Council Room  
Courthouse Annex  
201 Cherry Street  
1:30

Feb 11 LaPorte County  
LaPorte, IN  
LaPorte County Courthouse  
Annex Building Meeting Room 12  
1:00 (local time 2:00 Indy time)

Feb 12 Huntington County  
Warren, IN  
Knight Civic Center  
132 Nancy Street  
2:00

Feb 16 Wayne County  
Richmond, IN  
Richmond Community Room  
50 North 5th Street  
10:00

Feb 17 Clinton County  
Frankfort, IN  
Neighborhood Center  
259 South 3rd Street  
10:00

February 8 thru 17, 1999

### ▲Introduction to the Consolidated Plan

Purpose of the Meeting

Indiana Department of  
Commerce

Representative

Description of Allocation  
Sources & Eligibility  
Criterion

Agency Representative

### ▲Defining the Community Small Group Exercise

### ▲Small Group Feedback

### ▲Developing Community Issues Small Group Exercise

### ▲Small Group Feedback

### ▲Building Community Consensus on State Priorities

### ▲Wrap-up

### ▲Special Group Discussion - Indiana's Continuum of Care



## EXERCISE ONE


## Appendix D: Citizen Participation Plan

---

---

### EXERCISE TWO

---

Considering the characteristics noted in the last exercise, as a group decide what are your community's top areas of concern and place them on the first line. You should then determine what are the issues with respect to these concerns. Finally, the group should give the issues a rank. **(LIST - CONCERNS, ISSUES and RANKS)**

Concern Rank_____	Concern Rank_____	Concern Rank_____

Concern Rank_____	Concern Rank_____	Concern Rank_____

Concern Rank_____	Concern Rank_____	Concern Rank_____

## **Appendix D:** **Citizen Participation Plan**

---

---

### **EXERCISE THREE**

---

This exercise provides the opportunity for participants to give input about opportunities, barriers and possible solutions that might be used to resolve the community issues identified in the last exercise. Groups should determine what the top five issues are in their community and answer the following questions (1) What resources does the community have to address the issues; (2) What are the barriers to effectively resolving the problems; and (3) What solutions would you recommend to resolve the problem.

#### **ISSUE ONE**

---

---

---

---

---

---

---

---

---

---

#### **ISSUE TWO**

---

---

---

---

---

---

---

---

---

---

## ***Appendix D: Citizen Participation Plan***

---

### **ISSUE THREE**

---

---

---

---

---

---

---

---

### **ISSUE FOUR**

---

---

---

---

---

---

---

---

---

---

### **ISSUE FOUR**

---

---

---

---

---

---

---

---

---

---

## **Appendix E:** **Public Comment and Response**

---

Two public hearings were conducted on April 20<sup>th</sup> 1999, at 2 p.m. and 6 p.m. A total of 13 non-agency participants attended the hearings, along with 10 agency representatives. Several concerns were expressed during the hearings. These concerns and the responses from state representatives are documented below.

### ***Oral Comments***

**Community survey & regional forums.** A representative of the Urban League requested that, in the future, more agencies be notified that they could distribute the community surveys to their clients. She completed a survey for the organization as a whole, but would like her clients to be better represented by having the opportunity to complete a survey. Also, she felt that topic of education should have been included in the survey. State agency representatives noted that funding public education was not an allowed activity for the HUD programs, but that the State does use CDBG funds for job training programs.

A community development professional who works with migrant farm workers asked if we could provide a survey in Spanish and also have an interpreter available at regional forums that are held in Hispanic and/or agricultural areas. She requested that we target our focus groups more specifically to populations in need, since these groups can be underrepresented by secondary data.

**Special needs populations.** A community development professional said that she would have liked the needs of migrant farm workers included in the 1999 Update. She was aware of the comprehensive discussion of this population and their needs in the 1995 Plan and found it very useful. She has been looking to the state as a source for information about this population because data are difficult to find.

A citizen who had utilized HOPWA assistance made a number of policy recommendations, all of which are recorded in the written comment (below) that he submitted to the state. He was also concerned about this population being underrepresented by secondary data, and agreed that the regional forums and community survey should focus more directly on special needs populations.

**Strategic plan.** A social service professional who works primarily with the elderly expressed a number of concerns about the 1999 program year strategies and actions, including:

## ***Appendix E: Public Comment and Response***

---

- The strategies and action items proposed for 1999 do not address the needs identified in the Plan, especially those of the elderly. He felt they were “paper pushing” actions that did not directly benefit the state’s populations in need.
- He made a number of recommendations for policies that would address the needs of special populations (especially the elderly), including:
  1. A home improvement program and reverse equity program for the elderly;
  2. More assisted living housing;
  3. A Real Estate Transfer Tax to increase funding available for populations in need;
  4. Small, intermediate group homes (serving between five and eight people) similar to a program funded by the State of Arizona;
  5. Leveraging state dollars against private investment (the State of Connecticut has done this very successfully); and
  6. Using prison labor to build affordable manufactured housing (modeled after a program in South Dakota).
- He also said he supported the effort the state was making in assisting many special needs populations and complimented IHFA for their training programs.

In response to his comments, state agency representatives emphasized that the 1999 program year strategies and action items were “above and beyond” programs the state already has in place that address the needs of the elderly and other special populations. For example, IHFA provides subsidized home improvement financing for qualifying homeowners in need. Similarly, the state’s CDBG funding is used to assist elderly through improvements in infrastructure, such as purifying water systems in rural communities.

## Appendix E: Public Comment and Response

---

### Written Comment

The following is the only written comment that the state received.

*“Hi, My name is X and I am a former recipient of HOPWA funding. I became homeless as a result of a hate crime in 1993. The only HOPWA assistance was in Indianapolis and my 11 year partner went on Section 8 because he did not want to move to the city. The local HUD office did not allow two unmarried non-relatives to share a Section 8 voucher, so we ended up having a home in the city and one in the country. As soon as I was able to take my HOPWA out to the country, my partner gave up his Section 8 to move in with me to allow someone else in need to access Section 8. This move actually reduced our food stamps, increased our rent costs, but was what we considered the right thing to do. HOPWA was a godsend to me at a time when I needed time to get psycho/social services to deal with being a victim of a vicious beating a neighbor chose to give me with a 2 x 4. We had only just learned of our HIV positive status a month before this happening. While on HOPWA, we were able to access vocational rehabilitation services and I trained myself web publishing. I am in my second year of business, have purchased a home on contract and foregone foodstamps, Medicaid and HOPWA. It is my opinion I would still be on public assistance had I not had the safety net provided by the HOPWA funds. I was a charter member and still serve on the Indiana Statewide HIV Consumer Advisory Board Program of the Indiana State Board of Health and serve as a director on the Martin County Chamber of Commerce. The consumer advisory board has helped the ISDH create better policies and recognize service needs because they are the people being served. They have a unique insight into what works and what hinders progress of the people accessing services. I think it would help to form such a board(made up of consumers) to help make program dollars go further. The CAB has empowered me to make informed decisions leading to my independence. At the same time, I have been able to give back something of value to the ISDH. With some modification, our program could be implemented at the Indiana Chamber of Commerce to provide valuable insight into the different needs of the diverse populations across the state.*

*I also believe that more people could be served by HUD dollars if the people qualified were given a choice between one level of funding for rental assistance and a lower stipend toward mortgage assistance. Homeownership creates self esteem. When I sought out a rental on HOPWA, part of the process was explaining to a potential landlord my HIV status. Many doors were closed because of this fact. Proving housing discrimination would have been difficult and with our health problems, an unacceptable burden. Due to fear of reporting HIV status to the state, federal dollars always fall short of the actual need because of the formulary used to fund the HOPWA program, so better education of the public on this is needed. Mortgage assistance needs to be based on total occupants and total household income, regardless of relationship to allow nontraditional families to attain homeownership. The programs available to people using sweat equity toward the downpayment seems discriminatory to people with disabilities and should be modified to include these people perhaps with alternative community service.*

## Appendix E: Public Comment and Response

---

*One thing brought up at the Public hearing on April 20th at 6 p.m. was the need for better septic removal in Indiana as well as elderly home repair needs. I suggested that work release prisoners contribute labor to meet these needs as part of their rehabilitation and payment for their housing costs. Also, the need for assisted elderly living could in part be met by housing 3 - 4 elderly and/or disabled in a group residential home...perhaps renovated by program dollars and staffed with a resident manager to provide cooked meals, plan activities, and assist in resolving residential disputes. Even the resident manager could be a welfare to work recipient. These are all the kinds of ideas a consumer advisory board could bring to the table for consideration of the ICC. Much of the feasibility research needed on the logistics could come from trained volunteers. ACCESS Indiana is just the beginning of state agencies coordinating their efforts to make program dollars serve more people more effectively. Thank you for your time and consideration. I know you all are working hard for not many thanks. Let me be one in some 5 million Hoosiers to say "You have my heartfelt gratitude!"*

*Sincerely, X"*

### **Amendments to the 1999 Update**

The following amendments were made to the Strategies and Action section of the 1999 Update to address the above concerns:

- Consider establishing a statewide consumer advisory board, modeled after the Indiana Statewide HIV Consumer Advisory Board Program and staffed by volunteers who have received services from one of the four HUD programs. This board would increase citizen participation in the consolidated planning process (especially for special needs groups), provide a vehicle for evaluating the HUD programs and distribution systems, and help to publicize the availability of the funds.
- In conjunction with exploring the feasibility of a grant-seeking NFP, the committee will research the programs suggested by citizens in the public hearings and determine if they would be a valuable integration to the services currently provided by state agencies.
- Enhance the participation of special needs populations in the planning process by scheduling forums in areas with high populations of migrant farm workers; publicizing the consolidated plan in assisted-living facilities; providing future community surveys in Spanish; and increasing the involvement of community organizations that assist such populations."

## **Appendix F: 1998 Fund Allocations**

---

Funding allocations for the 1998 fiscal year are presented in this appendix. The following provides summary distributions for each of the respective programs.

### ***Indiana Department of Commerce, CDBG Program***

The State was awarded approximately \$36 million in CDBG funds in 1998. The majority of this funding, \$25 million (or 69 percent), was allocated to the Community Focus Fund Program. CFF projects include local infrastructure improvements; construction of public facilities (e.g., child care and senior centers); commercial rehabilitation and downtown revitalization; and facilities for special needs populations.

The Community Economic Development Fund received \$3 million in 1998. These funds were used for projects that supported economic development, including construction of infrastructure; purchase of real property and equipment; job-training costs for low and moderate income individuals; and environmental improvement. The Housing Development Fund was allocated \$5 million; uses of these funds are discussed in the IHFA allocation section below. The Planning Fund was allocated \$2 million to support planning activities that assist local governments with community development. The Technical Assistance fund received approximately \$200,000 in 1998 and the Administrative Fund Setaside was allocated \$800,000.

### ***Indiana Housing Finance Authority, HOME Program***

IHFA was awarded \$12.5 million in HOME and CDBG funds (through the state's Housing Development Fund) during FY 1997-98. The majority of Housing Development Funds (HDF) were allocated to owner-occupied rehabilitation and voluntary acquisition/demolition programs. HDF funds were also granted to emergency shelters and rental rehabilitation. The majority of HOME funds were allocated to the first time homebuyer program, Community Housing and Development Organizations (CHDO) support and projects, and owner occupied rehabilitation. HOME funds were also used to fund transitional housing programs, rental rehabilitation, and supportive services and in conjunction with rental housing tax credits for affordable multifamily housing developments.

### ***Indiana State Department of Health, HOPWA Program***

ISDH was awarded \$577,000 in 1998. These funds were allocated to several activities, including provision of tenant-based rent assistance, emergency assistance, capacity-building assistance, and supportive services.

## ***Appendix F: 1998 Fund Allocations***

---

### ***Indiana Family and Social Services Administration***

The total dollar amount awarded to ESG grantees during FY1997-98 was \$1.2 million. The grants funded a total of 2,291 beds and more than 20,000 new clients, who represented the following population groups:

- Chemically dependent persons;
- Unaccompanied/pregnant unaccompanied women;
- Single parent families;
- Two parent families;
- Adult couples with kids;
- Victims of domestic violence;
- Victims of sexual assault;
- Neglected and abused children;
- Unaccompanied adult males and adult males; and
- Complete families.

## **APPENDIX G:**

### ***1999 Program Descriptions and Allocation Plan***

---

This appendix presents the 1999 Allocation Plans for the Indiana Department of Commerce; Indiana Housing Finance Authority, the Indiana State Department of Health; and the Family and Social Services Administration.

#### **Indiana Department of Commerce**

#### **STATE OF INDIANA**

#### **SMALL CITIES COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM**

#### **INDIANA DEPARTMENT OF COMMERCE**

#### **FY 1999 PROGRAM DESIGN AND METHOD OF DISTRIBUTION**

##### **GENERAL BACKGROUND INFORMATION AND NATIONAL CDBG OBJECTIVES**

The State of Indiana, through the Indiana Department of Commerce, assumed administrative responsibility for Indiana's Small Cities Community Development Block Grant (CDBG) Program in 1982, under the auspices of the U.S. Department of Housing and Urban Development (HUD). In accordance with 570.485(a) and 24 CFR Part 91, the State must submit a Consolidated Plan Update to HUD by May 15th of each year following an appropriate citizen participation process pursuant to 24 CFR Part 91.325, which prescribes the State's Consolidated Plan Update process as well as the proposed method of distribution of CDBG funds for 1999. **The State of Indiana's anticipated allocation of federal Community Development Block Grant (CDBG) funds for FY 1999 is \$36,368,000.**

This document applies to all federal Small Cities CDBG funds allocated by HUD to the State of Indiana, through its Department of Commerce. **During FY 1999, the State of Indiana does not propose to pledge a portion of its present and future allocation(s) of Small Cities CDBG funds as security for Section 108 loan guarantees provided for under Subpart M of 24 CFR Part 570 (24 CFR 570.700).**

The primary objective of Indiana's Small Cities CDBG Program is to assist in the development and re-development of viable Indiana communities by using CDBG funds to provide a suitable living environment and expand economic opportunities, principally for low and moderate income persons.

Indiana's program will place emphasis on making Indiana communities a better place in which to reside, work, and recreate. Primary attention will be given to activities which promote long term community development and create an environment conducive to new or expanded employment opportunities for low and moderate income persons.

Activities and projects funded by the Department of Commerce must be eligible for CDBG assistance pursuant to 24 CFR 570, et. seq., and meet one of the three (3) national objectives prescribed under the Federal Housing and Community Development Act, as amended (Federal Act). To fulfill a national CDBG objective a project must meet one (1) of the following requirements pursuant to Section 104 (b)(3) of the Federal Act, and 24 CFR 570.483, et seq., and must be satisfactorily documented by the recipient:

1. Principally benefit persons of low and moderate income families; or,
2. Aid in the prevention or elimination of slums and blight; or,
3. Undertake activities which have urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where no other financial resources are available to meet such needs.

In implementing its FY 1999 CDBG Consolidated Plan Update, the Indiana Department of Commerce will pursue the following goals respective to the use and distribution of FY 1999 CDBG funds:

**GOAL 1: Invest in the needs of Indiana's low and moderate income citizens in the following areas:**

- a. Safe, sanitary and suitable housing
- b. Child care
- c. Health services
- d. Homelessness
- e. Job creation, retention and training
- f. Self-sufficiency for special needs groups
- g. Senior lifestyles

The Department of Commerce will pursue this goal of **investing in the needs of Indiana's low and moderate income citizens** and all applicable strategic priorities by distributing CDBG funds in a manner which promotes suitable housing, viable communities and economic opportunities.

**GOAL 2: Invest in the needs of Indiana's communities in the following areas:**

- a. Housing preservation, creation and supply of suitable rental housing
- b. Neighborhood revitalization
- c. Public infrastructure improvements
- d. Provision of clean water and public solid waste disposal
- e. Special needs of limited-clientele groups
- f. Assist local communities with local economic development projects which will result in the attraction, expansion and retention of employment opportunities for low and moderate income persons

The Department of Commerce will pursue this goal of investing in the needs of Indiana's communities and all applicable strategic priorities by distributing CDBG funds in a manner which promotes suitable housing, preservation of neighborhoods, provision and improvements of local public infrastructure and programs which assist persons with special needs. The Department of Commerce will also pursue this goal by making CDBG funds available to projects which will expand and/or retain employment opportunities for low and moderate income persons.

**GOAL 3: Invest CDBG funds wisely and in a manner which leverages all tangible and intangible resources:**

- a. Leverage CDBG funds with all available with federal, state and local financial and personal resources
- b. Invest in the provision of technical assistance to CDBG applicants and local capacity building
- c. Seek citizen input on investment of CDBG funds
- d. Coordination of resources (federal, state and local)
- e. Promote participation of minority business enterprises (MBE) and women business enterprises (WBE)
- f. Use performance measures and continued monitoring activities in making funding decisions

The Department of Commerce will pursue this goal of **investing CDBG wisely** and all applicable strategic priorities by distributing CDBG funds in a manner which promotes exploration of all alternative resources (financial and personal) when making funding decisions respective to applications for CDBG funding.

**PROGRAM AMENDMENTS**

The Indiana Department of Commerce reserves the right to transfer up to ten percent (10%) of each fiscal year's available allocation of CDBG funds (i.e. FY 1999 as well as prior-years' reversions balances) between the programs described herein in order to optimize the use and timeliness of distribution and expenditure of CDBG funds, without formal amendment of this Consolidated Plan Update.

The Department of Commerce will provide citizens and general units of local government with reasonable notice of, and opportunity to comment on, any substantial change proposed to be made in the use of FY 1999 CDBG as well as reversions and residual available balances of prior-years' CDBG funds. "Substantial Change" shall mean the movement between programs of more than ten percent (10%) of the total allocation for a given fiscal year's CDBG funding allocation, or a major modification to programs described herein. The Department of Commerce, in consultation with the Indianapolis office of the US Department of Housing and Urban Development (HUD), will determine those actions which may constitute a "substantial change".

The State (IDOC) will formally amend its FY 1999 Consolidated Plan Update if the Department of Commerce's **Method of Distribution for FY 1999 and prior-years funds** prescribed herein is to be significantly changed. The IDOC will determine the necessary changes, prepare the proposed amendment, provide the public and units of general local government with reasonable notice and opportunity to comment on the proposed amendment, consider the comments received, and make the amended FY 1999 Consolidated Plan Update available to the public at the time it is submitted to HUD. In addition, the Department of Commerce will submit to HUD the amended Consolidated Plan Update before the Department implements any changes embodied in such program amendment.

**ELIGIBLE ACTIVITIES/FUNDABILITY**

All activities which are eligible for federal CDBG funding under Section 105 of the Federal Housing and Community Development Act of 1974, as amended (Federal Act), are eligible for funding under the Indiana Department of Commerce's FY 1999 CDBG program. However, the Indiana Department of Commerce reserves the right to prioritize its method of funding; the Department of Commerce prefers to expend federal CDBG funds on activities/projects which will produce tangible results for principally low and moderate income persons in Indiana. Funding decisions will be made using

criteria and rating systems which are used for the State's programs and are subject to the availability of funds. It shall be the policy under the state program to give priority to using CDBG funds to pay for actual project costs and not to local administrative costs. **The State of Indiana certifies that not less than seventy-percent (70%) of FY 1999 CDBG funds will be expended for activities principally benefiting low and moderate income persons, as prescribed by 24 CFR 570.484, et. seq.**

#### **ELIGIBLE APPLICANTS**

1. All Indiana counties, cities and incorporated towns which do not receive CDBG entitlement funding directly from HUD or are not located in an "urban county" or other area eligible for "entitlement" funding from HUD.
2. All Indian tribes meeting the criteria set forth in Section 102 (a)(17) of the Federal Act.

In order to be eligible for CDBG funding, applicants may not be suspended from participation in the HUD-funded CDBG Programs or the Indiana Department of Commerce due to findings/irregularities with previous CDBG grants or other reasons. In addition, applicants may not be suspended from participation in the state CDBG-funded projects administered by the Indiana Housing Finance Authority (IHFA), such funds being subcontracted to the IHFA by the Department of Commerce.

Further, in order to be eligible for CDBG funding, applicants may not have overdue reports, overdue responses to monitoring issues, or overdue grant closeout documents for projects funded by either the Department of Commerce or IHFA projects funded using state CDBG funds allocated to the IHFA by the Department of Commerce. All applicants for CDBG funding must fully expend all CDBG Program Income as defined in 24 CFR 570.489(e) prior to, or as a part of the proposed CDBG-assisted project, in order to be eligible for further CDBG funding from the State. This requirement shall not apply to principal and interest balances within a local CDBG Revolving Loan Fund approved by the Department of Commerce pursuant to 24 CFR 570.489.

Other specific eligibility criteria are outlined in **General Selection Criteria** provided herein.

#### **FY 1999 FUND DISTRIBUTION**

##### **Sources of Funds:**

FY 1999 CDBG Allocation	\$ 36,368,000
CDBG Program Income(a)	<u>0</u>
Total:	<u>\$ 36,368,000</u>

##### **Uses of Funds:**

1. Community Focus Fund (CFF)	\$ 25,176,960
2. Housing Program	5,000,000
3. Quick Response Fund	0
4. Community Economic Development Fund	3,000,000
5. Technical Assistance Fund	363,680
6. Planning Fund	2,000,000
8. Administration	<u>827,360</u>
Total:	<u>\$ 36,368,000</u>

(a) The State of Indiana (Department of Commerce) does not project receipt of any CDBG program income for the period covered by this FY 1999 Consolidated Plan Update. In the event the Department of Commerce receives such CDBG Program Income, such moneys will be placed in the Planning Fund for the purpose of making additional competitive grants under that program. Reversions of other years' funding will be placed in the Community Focus Fund for the specific year of funding reverted. The State will allocate and expend all CDBG Program Income funds received prior to drawing additional CDBG funds from the US Treasury. However, the following exceptions shall apply:

1. This prior-use policy shall not apply to housing-related grants made to applicants by the Indiana Housing Finance Authority (IHFA), a separate agency, using CDBG funds allocated to the IHFA by the Department of Commerce.
2. CDBG program income funds contained in a duly established local Revolving Loan Fund(s) or Microenterprise Assistance Program (MAP) for economic development or housing rehabilitation loans which have been formally approved by the Department of Commerce.
3. Program income generated by CDBG grants awarded by the Department of Commerce (State) using FY 1999 CDBG funds must be returned to the Department of Commerce, however, such amounts of less than \$25,000 per calendar year shall be excluded from the definition of CDBG Program Income pursuant to 24 CFR 570.489.

All obligations of CDBG program income to projects/activities, except locally-administered revolving loan funds approved by the Department of Commerce, require prior approval by the Department of Commerce. This includes use of program income as matching funds for CDBG-funded grants from the IHFA. Applicable parties should contact the Grants Management Section of the Controller's Office of the Indiana Department of Commerce at (317) 232-8333 for application instructions and documents for use of program income prior to obligation of such funds.

Furthermore, U.S. Department of Treasury regulations require that CDBG program income cash balances on hand be expended on any active CDBG grant being administered by a grantee before additional federal CDBG funds are requested from the Department of Commerce. These US Treasury regulations apply to projects funded both by IHFA and the Department of Commerce. Eligible applicants with CDBG program income should strive to close out all active grant projects presently being administered before seeking additional CDBG assistance from the Department of Commerce or IHFA.

Eligible applicants with CDBG program income should contact the Grants Management Section of the Controller's Office of the Department of Commerce at (317) 232-8333 for clarification before submitting an application for CDBG financial assistance.

## **METHOD OF DISTRIBUTION**

The choice of activities on which the State (Department of Commerce) CDBG funds are expended represents a determination by Department of Commerce and eligible units of general local government, developed in accordance with the Department's CDBG program design and procedures prescribed herein. The eligible activities enumerated in the following Method of Distribution are eligible CDBG activities as provided for under Section 105(a) of the Federal Act, as amended.

All projects/activities funded by the State (Department of Commerce) will be made on a basis which addresses one (1) of the three (3) national objectives of the Small Cities CDBG Program as prescribed under Section 104(b)(3) of the Federal Act and 24 CFR 570.483 of implementing regulations

promulgated by HUD. CDBG funds will be distributed according to the following Method of Distribution (program descriptions):

**A. Community Focus Fund (CFF): \$25,176,960**

Community Focus Fund (CFF) grants will be awarded by the Department Commerce to eligible applicants to assist Indiana communities in the areas of public facilities, housing-related infrastructure, and all other eligible community development needs/projects. Applications for economic development activities may not be appropriate for the CFF Program. Applications for funding which are applicable to local economic development and/or job-related training projects should be pursued under the Department of Commerce's Community Economic Development Fund (CEDF). Projects eligible for consideration under the CEDF program under this Method of Distribution shall generally not be eligible for consideration under the CFF Program. Eligible activities include applicable activities listed under Section 105(a) of the Federal Act. Typical Community Focus Fund (CFF) projects include, but are not limited to:

1. Local infrastructure improvements (i.e. water, sewer, street and related improvements);
2. Construction of other public facilities (i.e. day-care centers, senior centers, etc.);
3. Commercial rehabilitation and downtown revitalization projects; and,
4. Special purpose facilities for "limited clientele" populations;

Applications will be accepted and awards will be made on a competitive basis two (2) times a year. Approximately one-half of available CFF funds shall be budgeted for each funding round and awards will be scored competitively based upon the following criteria (total possible numerical score of 1,000 points):

**1. Economic and Demographic Characteristics: 450 Points - Variable by Each Application:**

- a. Benefit to low and moderate income persons: 200 points
- b. Community distress factors: 250 points

**2. Project Design Factors: 450 Points - Variable by Each Application:**

- a. Financial impact
- b. Project need
- c. Local effort

**3. Local Match Contribution: 100 Points - Variable by Each Application**

The specific threshold criteria and basis for project point awards for CFF grant awards are provided in attachments hereto. The Community Focus Fund (CFF) Program shall have a maximum grant amount of \$500,000 for each project and each applicant may apply for only one project in a grant cycle. The only exception to this \$500,000 limit will be for those CFF applicants who apply for the Department of Commerce's Minority Business Enterprise (MBE) Utilization Program. Under this program, the Department of Commerce will allocate an additional amount of CDBG-CFF grant funds to those applicants who apply for participation in the MBE program and who are awarded CFF grants. The maximum additional allocation to the CFF grant amount will be five-percent (5%) of the total amount of CDBG allocated to each CFF budget line item to be considered participatory for such MBE utilization, limited to \$25,000 ( $\$500,000 \times 0.05 = \$25,000$ ).

Projects will be funded in two (2) cycles each year with approximately a six (6) month pre-application and final-application process. Projects will compete for CFF funding and be judged and ranked according to a standard rating system (Attachment D ). The highest ranking projects will be funded

to the extent of funding available for each specific CFF funding cycle/round. The Department of Commerce will provide eligible applicants with adequate notice of deadlines for submission of CFF proposal (pre-application) and full applications. Specific threshold criteria and point awards are explained in Attachments C and D to this Consolidated Plan Update.

For the CFF Program specifically, the amount of CDBG funds granted will be based on a reasonable cost per project beneficiary, except for housing-related projects (e.g. infrastructure in support of housing) where the grant amount per beneficiary ratio will not exceed \$10,000 per beneficiary.

#### **B. Housing Program: \$5,000,000**

The State (Department of Commerce) has contracted with the Indiana Housing Finance Authority (IHFA) to administer funds allocated to the State's Housing Program. The Indiana Housing Finance Authority will act as the administrative agent on behalf of the Indiana Department of Commerce. Please refer to the Indiana Housing Finance Authority's portion of this FY 1999 Consolidated Plan Update for the method of distribution of such subcontracted CDBG funds from the Department of Commerce to the IHFA.

#### **C. Community Economic Development Fund/Program: \$3,000,000**

The Community Economic Development Fund (CEDF) will be available through the Development Finance Division of the Indiana Department of Commerce. This fund will provide funding for various eligible economic development activities pursuant to 24 CFR 507.203. The CEDF Program will have a sub-program entitled the Industrial Development Infrastructure Program (IDIP), where under the Department of Commerce will give priority for CEDF-IDIP funding to construction of off-site and on-site infrastructure projects in support of low and moderate income employment opportunities.

Eligible CEDF activities will include any eligible activity under 24 CFR 570.203, to include the following:

1. Construction of infrastructure (public and private) in support of economic development projects;
2. Loans or grants by applicants for the purchase of manufacturing equipment;
3. Loans or grants by applicants for the purchase of real property and structures (includes vacant structures);
4. Loans or grants by applicants for the rehabilitation of facilities (vacant or occupied);
5. Loans or grants by applicants for the purchase and installation of pollution control equipment;
6. Loans or grants by applicants for the mitigation of environmental problems via capital asset purchases;
7. Grants to applicants for job-training costs for low and moderate income persons.

Projects/applications will be evaluated using the following criteria:

1. The importance of the project to Indiana's economic development goals;
2. The number and quality of new jobs to be created;
3. The economic needs of the affected community;
4. The economic feasibility of the project and the financial need of the affected for-profit firm, or not-for-profit corporation; the availability of private resources;
5. The level of private sector investment in the project.

Grant applications will be accepted and awards made until funding is no longer available. The intent of the program is to provide necessary public improvements and/or job training for an economic development project to encourage the creation of new jobs. In some instances, the Department of Commerce may determine that the needed facilities/improvements may also benefit the project area as a whole (i.e. certain water, sewer, and other public facilities improvements), in which case the applicant will be required to also meet the “area basis” criteria for funding under the Federal Act.

### **1. Beneficiaries and Job Creation/Retention Assessment:**

The assistance must be reasonable in relation to the expected number of jobs to be created or retained by the benefiting business(es) within 12 months following the date of substantial completion of project construction activities. Before CDBG assistance will be provided for such an activity, the applicant unit of general local government must develop an assessment which identifies the businesses located or expected to locate in the area to be served by the improvement. The assessment must include for each identified business a projection of the number of jobs to be created or retained as a result of the public improvements.

### **2. Public Benefit Standards:**

The Department of Commerce will conform to the provisions of 24 CFR 570.482(f) for purposes of determining standards for public benefit and meeting the national objective of low and moderate income job creation or retention will be all jobs created or retained as a result of the public improvement, financial assistance, and/or job training by the business(es) identified in the job creation/retention assessment in 1 above. The investment of CDBG funds in any economic development project shall not exceed an amount of \$35,000 per job created; at least fifty-one percent (51%) of all such jobs, during the project period, shall be given to, or made available to, low and moderate income persons.

Projects will be evaluated on the amount of private investment to be made, the number of jobs for low and moderate income persons to be created or retained, the cost of the public improvement and/or job training to be provided, the ability of the community (and, if appropriate, the assisted company) to contribute to the costs of the project, and the relative economic distress of the community. Actual grant amounts are negotiated on a case by case basis and the amount of assistance will be dependent upon the number of new full-time permanent jobs to be created and other factors described above. Construction and other temporary jobs may not be included. Part-time jobs are ineligible in the calculating equivalents. Grants made on the basis of job retention will require documentation that the jobs will be lost without such CDBG assistance and a minimum of fifty-one percent (51%) of the beneficiaries are of low and moderate income.

Pursuant to Section 105(e)(2) of the Federal Act as amended, and 24 CFR 570.209 of related HUD regulations, CDBG-CEDF funds allocated for direct grants or loans to for-profit enterprises must meet the following tests, (1) project costs must be reasonable, (2) to the extent practicable, reasonable financial support has been committed for project activities from non-federal sources prior to disbursement of federal CDBG funds, (3) any grant amounts provided for project activities do not substantially reduce the amount of non-federal financial support for the project, (4) project activities are determined to be financially feasible, (5) project-related return on investment are determined to be reasonable under current market conditions, and, (6) disbursement of CDBG funds on the project will be on an appropriate level relative to other sources and amounts of project funding.

A need (financial gap) which is not directly available through other means of private financing should be documented in order to qualify for such assistance; the Department of Commerce will verify this need (financial gap) based upon historical and/or pro-forma projected financial information provided by the for-profit company to be assisted. Applications for loans based upon job retention must

document that such jobs would be lost without CDBG assistance and a minimum of fifty-one percent (51%) of beneficiaries are of low-and-moderate income, or the recipient for-profit entity agrees that for all new hires, at least 51% of such employment opportunities will be given to, or made available to, persons of low and moderate income. All such job retention/hiring performance must be documented by the applicant/grantee, and the DOC reserves the right to track job levels for an additional two (2) years after administrative closeout.

#### **D. The Quick Response Fund: \$0**

The Quick Response Fund will be available to eligible applicants on a continuing basis. These activities must be eligible for funding under the "urgent need" national objective of the Federal Act and requirements of 24 CFR 570.208 and 24 CFR 570.483 of applicable HUD regulations.

The Quick Response Fund program will be available to eligible applicants to meet an imminent threat to the health and safety of local populations. The grants may be funded as made available through Community Focus Fund allocations or reversions when not budgeted from the annual allocation. Special selection factors include need, proof of recent threat of a catastrophic nature, statement of declared emergency and inability to fund through other means. Projects will be developed with the assistance of the Community Development Division as a particular need arises. To be eligible, these projects and their activities must meet the "urgent need" national objective of Section 104(b)(3) of the Federal Act. Generally, projects funded are those which need immediate attention and are, therefore, inappropriate for consideration under the Community Focus Fund. The types of projects which typically receive funding are municipal water systems (where the supply of potable water has been threatened by severe weather conditions) and assistance with demolition or cleanup after a major fire, flood, or other natural disaster. Although all projects will be required to meet the "urgent need" national objective, the Department of Commerce may choose to actually fund the project under one of the other two national objectives, if it deems it expedient to do so. Applicants must adequately document that other financial resources are not available to meet such needs pursuant to Section 104(b)(3) of the Federal Act and 24 CFR 570.483 of HUD regulations.

Only that portion of a project which addresses an immediate need should be addressed. This is particularly true of municipal water or sewer system projects, which tend to need major reinvestment in existing plants or facilities, in addition to the correction of the immediate need. The amount of grant award is determined by the individual circumstances surrounding the request for emergency funds. A community may be required to provide a match through cash, debt or provision of employee labor.

The Quick Response Fund will also be available to eligible activities which meet the "benefit to low and moderate income" or "prevention and elimination of slums and blight" goals of the Federal Act. The community must demonstrate that the situation requires immediate attention (i.e., that participation in CFF program would not be a feasible funding alternative or poses an immediate or imminent threat to the health or welfare of the community) and that the situation is not the result of negligence on the part of the community. Communities must be able to demonstrate that reasonable efforts have been made to provide or obtain financing from other resources and that such efforts where unsuccessful, unwieldy or inadequate. Alternatively, communities must be able to demonstrate that an opportunity to complete a project of significant importance to the community would be lost if required to adhere to the timetables of competitive programs.

#### **E. Technical Assistance: \$363,680**

Pursuant to the federal Housing and Community Development Act (Federal Act), specifically Section 106(d)(5), the State of Indiana is authorized to set aside up to one percent (1%) of its total allocation for technical assistance activities. The amount set aside for such Technical Assistance in the State's FY

1999 Consolidated Plan Update is \$363,680, which constitutes one-percent (1%) of the State's FY 1999 CDBG allocation of \$36,368,000. The State of Indiana reserves the right to set aside up to one percent (1%) of open prior-year funding amounts for the costs of providing technical assistance on an as-needed basis.

The amount set aside for the Technical Assistance Program will not be considered a planning cost as defined under Section 105(a)(12) of the Federal Act or an administrative cost as defined under Section 105(a)(13) of the Federal Act. Accordingly, such amounts set aside for Technical Assistance will not require matching funds by the State of Indiana. The Department reserves the right to transfer a portion or all of the funding set aside for Technical Assistance to another program hereunder as deemed appropriate by the Department of Commerce, in accordance with the "Program Amendments" provisions of this document. The Technical Assistance Program is designed to provide, through direct Department of Commerce staff resources or by contract, training and technical assistance to units of general local government, nonprofit and for-profit entities relative to community and economic development initiatives, activities and associated project management requirements.

**1. Distribution of the Technical Assistance Program Setaside:** Pursuant to HUD regulations and policy memoranda, the Department of Commerce may use alternative methodologies for delivering technical assistance to units of local government and nonprofits to carry out eligible activities, to include:

- a. Provide the technical assistance directly with Department of Commerce or other State staff;
- b. Hire a contractor to provide assistance;
- c. Use subrecipients such as Regional Planning Organizations as providers or securers of the assistance;
- d. Directly allocate the funds to non-profits and units of general local governments to secure/contract for technical assistance.
- e. Pay for tuition, training, and/or travel fees for specific trainees from units of general local governments and nonprofits;
- f. Transfer funds to another state agency for the provision of technical assistance; and,
- g. Contracts with state-funded institutions of higher education to provide the assistance.

**2. Ineligible Uses of the Technical Assistance Program Setaside:** The 1% setaside may not be used by the Department of Commerce for the following activities:

- a. Local administrative expenses not related to community development;
- b. Any activity that can not be documented as meeting a technical assistance need;
- c. General administrative activities of the State not relating to technical assistance, such as monitoring state grantees, rating and ranking State applications for CDBG assistance, and drawing funds from the Department of Commerce; or,
- d. Activities that are meant to train State staff to perform state administrative functions, rather than to train units of general local governments and non-profits.

#### **F. Planning Fund: \$ 2,000,000**

The State (Department of Commerce) will set aside \$2,000,000 of its FY 1999 CDBG funds for planning-only activities which are of a project-specific nature. The Department of Commerce will make planning-only grants to units of local government to carry out planning activities eligible under 24 CFR 570.205 of applicable HUD regulations. The Department will award such grants on a competitive basis and grant applications will be reviewed monthly by the Department's Community Development Division. The Department will give priority to project-specific applications having planning activities designed to assist the applicable unit of local government in meeting its

community development needs by reviewing all possible sources of funding, not simply the Department's Community Focus Fund or Community Economic Development Fund.

CDBG-funded planning costs will exclude final engineering and design costs related to a specific activity which are eligible activities/costs under 24 CFR 570.201-204.

#### **G. Administrative Funds Setaside: \$ 827,360**

The State (Department of Commerce) will set aside \$827,360 of its FY 1999 CDBG funds for payment of costs associated with administering its State Community Development Block Grant (CDBG) Program (CFDA Number 14.228). This amount (\$827,360) constitutes two-percent (2%) of the State's FY 1999 CDBG allocation (\$720,240), plus an amount of \$100,000 ( $\$36,368,000 \times 0.02 = \$727,360 + \$100,000 = \$827,360$ ). The amount constituted by the 2% setaside (\$727,360) is subject to the \$1-for-\$1 matching requirement of HUD regulations. The \$100,000 supplement is not subject to state match. These funds will be used by the Department of Commerce for expenses associated with administering its State CDBG Program, including direct personal services and fringe benefits of applicable Department of Commerce staff, as well as direct and indirect expenses incurred in the proper administration of the state's program and monitoring activities respective to CDBG grants awarded to units of local government (i.e. telephone, travel, services contractual, etc.). These administrative funds will also be used to pay for contractors hired to assist the Department of Commerce in its consolidated planning activities.

#### **PRIOR YEARS' METHODS OF DISTRIBUTION**

This Consolidated Plan, statement of Method of Distribution is intended to amend all prior Consolidated Plans for grant years where funds are still available to reflect the new program designs. The Methods of Distribution described in this document will be in effect commencing on June 1, 1999, and ending May 31, 2000, unless subsequently amended, for all FY 1999 CDBG funds as well as remaining residual balances of previous years' funding allocations, as may be amended from time to time subject to the provisions governing "Program Amendments" herein. The existing and amended program budgets for each year are outlined below (administrative fund allocations have not changed and are not shown below). Adjustments in the actual dollars may occur as additional reversions become available. Program Income received and not specifically generated from recaptured proceeds from the GAP Financing Program shall be allocated to the Community Focus Fund (CFF).

At this time there are only nominal funds available for reprogramming for prior years' funds. If such funds should become available, they will be placed in the CFF Fund. This will include reversions from settlement of completed grantee projects. There are no fund changes anticipated. For prior years' allocations there are no fund changes anticipated. Non-expended funds which revert from the financial settlement of projects funded from other programs will be placed in the Community Focus Fund (CFF).

#### **PROGRAM APPLICATION**

The Community Economic Development Fund Program (CEDF), Quick Response Program (QR), and Planning Fund/Program (PL) will be conducted through a single-stage, continuous application process throughout the program year. For the Community Focus Fund (CFF), there will be two funding rounds in the program year, and the application process will be divided into two stages per round. Eligible applicants will first submit a short program proposal for such grants. Proposals with projects eligible under the Federal Act will be invited to submit a full application. For each program, the full application will be reviewed and evaluated. The IDOC's Community Development Division and Development Finance Division, as applicable, will provide technical assistance to the communities in the development of proposals and full applications.

An eligible applicant may submit only one Community Focus Fund (CFF) application per cycle. Additional applications may be submitted under the other state programs. The Department of Commerce reserves the right to negotiate Planning-Only grants with CFF applicants for applications lacking a credible readiness to proceed on the project or having other planning needs to support a CFF project.

## **OTHER REQUIREMENTS**

While administrative responsibility for the Small Cities CDBG program has been assumed by the State of Indiana, the State is still bound by the statutory requirements of the applicable legislation passed by Congress, as well as federal regulations promulgated by the U. S. Department of Housing and Urban Development (HUD) respective to the State's CDBG program as codified under Title 24, Code of the Federal Register. These responsibilities and requirements have been passed on to the State by HUD and the State is required to provide adequate evidence to HUD that it is carrying out its legal responsibilities under these statutes.

As a result of the Federal Act, applicants who receive funds through the Indiana Department of Commerce selection process will be required to maintain a plan for minimizing displacement of persons as a result of activities assisted with CDBG funds and to assist persons actually displaced as a result of such activities. Applicants are required to provide reasonable benefits to any person involuntarily and permanently displaced as a result of the use of assistance under this program to acquire or substantially rehabilitate property. The State has adopted standards for determining reasonable relocation benefits in accordance with HUD regulations.

CDBG "Program Income" may be generated as a result of grant implementation. The State of Indiana may enter into an agreement with the grantee in which program income is retained by the grantee for eligible activities. Federal guidelines require that program income be spent prior to requesting additional draw downs. Expenditure of such funds requires prior approval from the Department of Commerce (IDOC). The state (Department of Commerce) will follow HUD regulations set forth under 24 CFR 570.489(e) respective to the definition and expenditure of CDBG Program Income.

All statutory requirements will become the responsibility of the recipient as part of the terms and conditions of grant award. Assurances relative to specific statutory requirements will be required as part of the application package and funding agreement. Grant recipients will be required to secure and retain certain information, provide reports and document actions as a condition to receiving funds from the program. Grant management techniques and program requirements are explained in the IDOC's CDBG Grantee Implementation Manual which is provided to each grant recipient.

Revisions to the Federal Act have mandated additional citizen participation requirements for the State and its grantees. The State has adopted a written Citizen Participation Plan which is available for interested citizens to review. Applicants must certify to the State that they are following a detailed Citizen Participation Plan which meets Title I requirements. Technical assistance will be provided by the Department of Commerce to assist program applicants in meeting citizen participation requirements.

The State has required each applicant for CDBG funds to certify that it has identified its housing and community development needs, including those of low and moderate income persons and the activities to be undertaken to meet those needs.

## **INDIANA DEPARTMENT OF COMMERCE (IDOC)**

The Indiana Department of Commerce intends to provide the maximum technical assistance possible for all of the programs to be funded from the CDBG program. The Department of Commerce is headed by Lieutenant Governor Joseph E. Kernan. Principal responsibility within the IDOC for the CDBG program is vested in the Executive Director, Thomas F. McKenna. The Controller of the Department of Commerce has the responsibility of administering compliance activities respective to CDBG grants awarded to units of local government by the IDOC's Development Finance and Community Development Divisions.

Primary responsibility for providing "outreach" and technical assistance for the Community Focus Fund and Planning Fund process resides with the Community Development Division. Primary responsibility for providing "outreach" and technical assistance for the Community Economic Development Program and award process resides with the Development Finance Division. Primary responsibility for providing "outreach" and technical assistance for the Housing award process resides with the Indiana Housing Finance Authority who will act as the administrative agent on behalf of the Indiana Department of Commerce.

The Controller's Office will also provide internal fiscal support services for program activities. The Grants Management Section of the Controller's Office has overall responsibilities for CDBG program management, compliance and financial monitoring of all CDBG programs. Audits will be conducted by the Indiana State Board of Accounts pursuant to the federal Office of Management and Budget Circular A-133. Potential applicants should contact the Department of Commerce with any questions or inquiries they may have concerning these or any other programs operated by the Department.

Information regarding the past use of CDBG funds is available at the:

**Indiana Department of Commerce  
Community Development Division  
One North Capitol, Suite 700  
Indianapolis, Indiana 46204-2288  
Attention: Charles Martindale, Controller  
Telephone: (317) 232-8831  
FAX: (317) 233-6503**

## DEFINITIONS

**Low and moderate income** - is defined as 80% of the median family income (adjusted by size) for each county. For a county applicant, this is defined as 80% of the median income for the state. The income limits shall be as defined by the U. S. Department of Housing and Urban Development Section 8 Income Guidelines for “low income families.” Certain persons are considered to be “presumptively” low and moderate income persons as set forth under 24 CFR 570.208(a)(2); inquiries as to such presumptive categories should be directed to the IDOC’s Controller’s Office, ATTN: Mr. Charles Martindale, (317) 232-8831.

**Matching funds** - local public or private sector in-kind services, cash or debt allocated to the CDBG project. The **minimum** level of local matching funds for Community Focus Fund (CFF) projects is ten-percent (10%) of the **total estimated project costs**. The definition of match includes a maximum of five percent (5%) of the total project cost, up to a maximum of \$25,000. All “in-kind” requests must be approved by the IDOC prior to application submittal. The remaining local match must be in the form of either cash or debt. Any in-kind over and above the specified 5% may be designated as local effort. Funds provided to applicants by the State of Indiana such as the Build Indiana Fund are not eligible for use as matching funds.

Private investment resulting from CDBG projects does not constitute local match for all IDOC-CDBG programs except the Community Economic Development Fund (CEDF); such investment will, however, be evaluated as part of the project’s impact, and should be documented. The Development Finance Division reserves the right to determine sources of matching funds for CEDF projects.

**Proposal (synonymous with “pre-application)** - A document submitted by a community which briefly outlines the proposed project, the principal parties, the project budget and how the proposed project will meet a goal of the Federal Act. If acceptable, the community may be invited to submit a full application.

**Reversions** - Funds placed under contract with a community but not expended for the granted purpose because expenses were less than anticipated and/or the project was amended or canceled and such funds were returned to the Department of Commerce upon financial settlement of the project.

**Slums or Blight** - an area/parcel which: (1) meets a definition of a slum, blighted, deteriorated, or deteriorating area under state or local law (Title 36-7-1-3 of Indiana Code); and (2) meets the requirements for “area basis” slum or blighted conditions pursuant to 24 CFR 570.208(b)(1) and 24 CFR 570.483(c)(1), or “spot basis” blighted conditions pursuant to 24 CFR 570.208(b)(2) and 24 CFR 570.483(c)(2).

**Urgent Need** - is defined as a serious and immediate threat to health and welfare of the community. The Chief Elected Official must certify that an emergency condition exists and requires immediate resolution and that alternative sources of financing are not available. An application for CDBG funding under the “urgent need” CDBG national objective must adhere to all requirements for same set forth under 24 CFR 570.208(c) and 24 CFR 570.483(d).

**DISPLACEMENT PLAN**

1. The State shall fund only those applications which present projects and activities which will result in the displacement of as few persons or businesses as necessary to meet the goals and objectives of the state and local CDBG-assisted program.
2. The State will use this criterion as one of the guidelines for project selection and funding.
3. The State will require all funded communities to certify that the funded project is minimizing displacement.
4. The State will require all funded communities to maintain a local plan for minimizing displacement of persons or businesses as a result of CDBG funded activities, pursuant to the federal Uniform Relocation and Acquisitions Policies Act of 1970, as amended.
5. The State will require that all CDBG funded communities provide assistance to all persons displaced as a result of CDBG funded activities.
6. The State will require each funded community to provide reasonable benefits to any person involuntarily and permanently displaced as a result of the CDBG funded program.

## GENERAL SELECTION CRITERIA

The Department of Commerce (IDOC) will consider the following general criteria when evaluating a project proposal. Although projects will be reviewed for this information at the proposal stage, no project will be eliminated from consideration if the criteria are not met. Instead, the community will be alerted to the problem(s) identified. Communities must have corrected any identified deficiencies by the time of application submission for that project to be considered for funding.

**A. General Criteria (all programs - see exception for program income and housing projects through the IHFA in 6 below):**

1. The applicant must be a legally constituted general purpose unit of local government and eligible to apply for the state program.
2. The applicant must possess the legal capacity to carry out the proposed program.
3. If the applicant has previously received funds under CDBG, they must have successfully carried out the program. An applicant must not have any overdue closeout reports, State Board of Accounts OMB A-133 audit or IDOC monitoring finding resolutions (where the community is responsible for resolution.) Any determination of "overdue" is solely at the discretion of the Indiana Department of Commerce.
4. An applicant must not have any overdue CDBG semi-annual Grantee Performance Reports, subrecipient reports or other reporting requirements of the IDOC. Any determination of "overdue" is solely at the discretion of the Indiana Department of Commerce.
5. The applicant must clearly show the manner in which the proposed project will meet one of the three national CDBG objectives and meet the criteria set forth under 24 CFR 570.483.
6. The applicant must show that the proposed project is an eligible activity under the Act.
7. The applicant must first encumber/expend all CDBG program income receipts before applying for additional grant funds from the Department of Commerce; EXCEPTION - this general criteria will not apply to applications made directly to the Indiana Housing Finance Authority (IHFA) for CDBG-funded housing projects.

**B. Community Focus Fund (CFF) and Planning Fund (PL):**

1. To be eligible to apply at the time of application submission, the following criteria must be met:
  - a. Overdue grant reports, subrecipient reports or project closeout documents; or
  - b. For cities and towns applying for a planning grant, the applicant must not have any open planning grants and no more than one open CFF grant.
  - c. For cities and towns applying for a CFF grant, the applicant must not have more than one open or pending CFF grant or planning grant..

- d. For those applicants with one open CFF, a “Notice of Release of Funds and Authorization to Incur Costs” must have been issued for the construction activities under the open CFF contract, and a contract for construction of the principal (largest funding amount) construction line item (activity) must have been executed prior to the deadline established by IDOC for receipt of applications for CFF funding.
  - e. For those applicants who have open Planning Fund grants, the community must have final plan approved by the Community Development Division prior to submission of a CFF application for the project.
  - f. An Indiana county may have two (2) open CFF’s and/or Planning Grants and apply for a third CFF or Planning Grant. A county may have only three (3) open CFF’s or Planning Grants. Both CFF contracts must have an executed construction contract by the application due date.
2. The cost/beneficiary ratio for CFF funds will be maintained at a reasonable rate, except for daycare and housing-related projects where that ratio will not exceed \$10,000. Housing-related projects are to be submitted directly to the Indiana Housing Finance Authority (IHFA) under its programs, except for projects entailing construction of infrastructure (to be publicly dedicated right-of-way) in support of housing-related projects. Projects for infrastructure in support of housing needs may be submitted to the IDOC for CFF funding.
  3. At least 10% leveraging (as measured against the CDBG project, see definitions) must be proposed. The Indiana Department of Commerce may rule on the suitability and eligibility of such leveraging.
  4. The applicant may only submit one proposal or application per round. Counties may submit either for their own project or an “on-behalf-of” application for projects of other eligible applicants within the county. However, no application will be invited from a county where the purpose is clearly to circumvent the “one application per round” requirement for other eligible applicants.
  5. The application must be complete and submitted by the announced deadline.
  6. For area basis projects, applicants must provide convincing evidence that circumstances in the community have so changed that a survey conducted in accordance with HUD survey standards is likely to show that 51% of the beneficiaries will be of low-and-moderate income. This determination is not applicable to specifically targeted projects.

**C. Housing Programs: Refer to Method of Distribution for Indiana Housing Finance Authority within this FY 1999 Consolidated Plan Update.**

**D. Quick Response Program:**

Applicants for the Quick Response Program funds must meet the General Criteria set forth in Section A above, plus the specific program income requirements set forth in the “Method of Distribution” section of this document.

**E. Community Economic Development Program/Fund (CEDF):**

Applicants for the Community Economic Development Fund assistance must meet the General Criteria set forth in Section A above, plus the specific program requirements set forth in the “Method of Distribution” section of this document.

## **COMMUNITY FOCUS FUND GRANT EVALUATION CRITERIA**

### **1000 POINTS TOTAL**

#### **1. Readiness to Proceed (Yes or No):**

**YES or NO:** Has the applicant reasonably documented in the application that the proposed project can be completed within an 18-month CFF contract period? If NO, then the applications will not be scored.

**YES – proceed with scoring**

**NO – stop, no further scoring necessary**

#### **2. Economic and Demographic Characteristics - 450 points:**

##### **A. Benefit to Low and Moderate Income People (200 points):**

200 points maximum awarded according to the percentage of low and moderate income individuals to be served by the project. The total points given are computed as follows:

$$\text{Total LOW/MOD Points} = \% \text{ Low/Mod Beneficiaries} \times 2.5$$

The point total is capped at 200 points or 80% low/moderate beneficiaries, i.e., a project with 80% or greater low/moderate beneficiaries will receive 200 points. Below 80% benefit to low/moderate income persons, the formula calculation will apply.

##### **B. Community Distress Factors (250 Points):**

The community distress factors used to measure the economic conditions of the applicant community are listed below. Each is described with an explanation and an example of how the points are determined. Each factor can receive a maximum of 50 points with the total distress point calculation having a maximum of 250 points. The formula calculation for each measure is constructed as a percentage calculation along a scale range. The resulting percentage is then translated into a point total on a fifty (50) point scale for each measure.

**(1) Unemployment Rate (50 points maximum)** - Unemployment rate for the county of the lead applicant. The average rate for the previous 12 months is used, and the data source will be county unemployment figures published by the Indiana Department of Workforce Development.

- a. If the unemployment rate is 10% or higher, 50 points are awarded.
- b. If the unemployment rate is 2% or below, 0 points are awarded.
- c. Between those values, the points are calculated by taking the unemployment rate, subtracting 2%, dividing by 8% and multiplying by 50, where 2% is the bottom point of the scale and 8% is the range of the scale.

$$\text{Unemployment Rate Points} = ((\text{Unemployment rate} - 2\%)/8\%) \times 50$$

For example, if the unemployment rate is 5%, take unemployment rate of 5%, subtract 2%, divide by 8%, and multiply by 50. The score would be 18.75 points of a possible 50;  $((.05-.02)/.08 \times 50 = 18.75$  points)

**(2) Net Assessed Value/capita (50 points maximum)** - Net assessed value per capita for lead applicant.

To determine the net assessed value per capita, take the appropriate net assessed value and divide by the total 1996 population (projected from census data) of the lead applicant;

$$\text{NAV/capita} = \text{NAV/Total Population}$$

- a. If the net assessed value/capita for the lead applicant is above \$10,000, 0 points are awarded.
- b. If the net assessed value/capita for the lead applicant is \$3,000 or under, 50 points are awarded.
- c. Between those values, the points are calculated by subtracting the NAV/capita from \$10,000, dividing by \$7000 and multiplying by 50, where \$10,000 is the top of the scale and \$7000 is the range of the scale.

$$\text{NAV/capita points} = ((\$10,000 - \text{NAV/capita})/\$7000) \times 50$$

For example, if the Net Assessed Value/capita is \$4,000, take \$10,000, subtract the NAV/capita of \$4,000, divide by \$7,000, and multiply by 50. The score would be 42.86 points of a possible 50 points;  $((10,000 - 4,000)/7000) \times 50 = 42.86$ .

**(3) Median Housing Value (50 points maximum)** - Median Housing Value for lead applicant.

$$\text{Median Housing Value Points} = ((\$75,000 - \text{median housing value})/\$50,000) \times 50$$

- a. If the median housing value for the lead applicant is \$75,000 or higher, no points are awarded.
- c. If the median housing value for the lead applicant is \$25,000 or lower, 50 points are applicant.

For example, if the median housing value is \$35,000, take \$75,000, subtract the median housing value of \$35,000, divide by \$50,000, and multiply by 50. The score would be 40 points out of a total possible of 50;  $((75,000 - 35,000)/50,000) \times 50 = 40$ .

**(4) Median Household Income (50 points maximum)**

$$\text{Median Household Income Points} = ((\$50,000 - \text{median household income})/\$25,000) \times 50$$

- a. If the median household income is \$50,000 or higher, no points are awarded.
- b. If the median household income is \$25,000 or lower, 50 points are awarded.
- c. Between those values, the points are calculated by subtracting the median household income from \$50,000, dividing by \$25,000 and multiplying by 50, where \$50,000 is the top of the scale and \$25,000 is the range of the scale.

For example, if the Median Household Income is \$32,500, take \$50,000, subtract the median household income of \$32,500, divide by \$25,000, and multiply by 50. The score would be 35 points out of a possible 50;  $((50,000 - 32,500)/25,000) \times 50 = 35$ .

**(5) Percentage Population Change (50 points maximum)** - Percentage population change (1990-1996).

The percentage change is computed by subtracting the 1990 population from the 1996 population projection and dividing by the 1990 population. Convert this decimal to a percentage by multiplying by 100.

**Percentage Population Change = ((1996 population - 1990 population)/1990 population) X 100**

- a. If the population increased by 15% or greater, 0 points are awarded.
- b. If the population decreased by 10% or greater, 50 points are awarded.
- c. Between those values, the points are calculated by subtracting the Percent Population Change from 15%, dividing by 25%, and multiplying by 50, where 15% is the top of the scale and 25% is the range of the scale.

**Percentage Population Change points = ((15% - Percentage Population Change)/25%) X 50**

For example, if the population increased by 3%, take 15%, subtract 3%, divide by 25%, and multiply by 50. The score would be 24 points out of a total possible of 50;  $((15-3)/25 \times 50 = 24)$ .

### **3. Local Match Contribution - 100 points:**

Up to 100 points possible as determined by the percentage of local funds devoted to the project. This total is determined as follows:

**Total Match Points = % Eligible Local Match X 2**

Eligible local match can be local cash or debt. Government grants, including Build Indiana Funds, are not considered eligible match. 5% of the local match, up to a maximum of \$25,000 can be from in-kind sources.

### **4. Project Design Factors- 450 points:**

450 points maximum awarded according to the evaluation in three areas:

**Project Need** - why does the community need this project.

**Financial Impact** - why is grant assistance necessary to complete this project.

**Local Effort** - what has/is the community doing to move this project forward.

The project can receive a total of 150 points in each category. The project design points are awarded in 25 point increments. The points in these categories are awarded by the Department of Commerce review team when evaluating the projects. Applicants should work with their IDOC field representative to identify ways to increase their project's scores in these areas.

### **MAXIMUM AMOUNT OF GRANT REQUEST - COMMUNITY FOCUS FUND**

The Indiana Department of Commerce has established a maximum grant award of **up to \$500,000** for a Community Focus Fund application. **The maximum award is not intended to serve as a target figure for requests for grant assistance.** Commerce will review the level of grant assistance requested and will consider the appropriateness of the project's scope, the level of demonstrated need and the financial resources of the applicant. **If Commerce determines that a lesser amount is appropriate, it may be necessary to revise the project before it is submitted in final form.**

## **CITIZEN PARTICIPATION PLAN**

### **INDIANA DEPARTMENT OF COMMERCE (STATE)**

The State of Indiana, Department of Commerce, pursuant to 24 CFR 91.115, 24 CFR 570.431 and 24 CFR 570.485(a) wishes to encourage maximum feasible opportunities for citizens and units of general local government to provide input and comments as to its Methods of Distribution set forth in the Department's annual Consolidated Plan for CDBG funds submitted to HUD as well as the Department's overall administration of the State's Small Cities Community Development Block Grant (CDBG) Program. In this regard, the Department of Commerce will perform the following:

1. Require each unit of general local government to comply with citizen participation requirements for such governmental units as specified under 24 CFR 570.486(a), to include the requirements for accessibility to information/records and to furnish citizens with information as to proposed CDBG funding assistance as set forth under 24 CFR 570.486(a)(3), provide technical assistance to representatives of low-and-moderate income groups, conduct a minimum of two (2) public hearings on proposed projects to be assisted by CDBG funding, such hearings being accessible to handicapped persons, provide citizens with reasonable advance notice and the opportunity to comment on proposed projects as set forth in Title 5-3-1 of Indiana Code, and provide interested parties with addresses, telephone numbers and times for submitting grievances and complaints.
2. Consult with local elected officials and the Department's Grant Administrator Networking Group in the development of the Method of distribution set forth in the State's Consolidated Plan for CDBG funding submitted to HUD.
3. Publish a proposed or "draft" Consolidated Plan and afford citizens, units of general local government, and the CDBG Policy Advisory committee the opportunity to comment thereon;
4. Furnish citizens and units of general local government with information concerning the amount of CDBG funds available for proposed community development and housing activities and the range/amount of funding to be used for these activities;
5. Hold one (1) or more public hearings respective to the State's proposed/draft Consolidated Plan, on amendments thereto, duly advertised in newspapers of general circulation in major population areas statewide pursuant to I.C. 5-3-1-2 (B), to obtain the views of citizens on proposed community development and housing needs. The Consolidated Plan Committee published the enclosed legal advertisement to twelve(12) regional newspapers of general circulation statewide respective to the public hearings (April 20, 1999) held on the 1999 Consolidated Plan Update. In addition, this notice was distributed by mail to over 3,000 local officials, non-profit entities and interested parties statewide in an effort to maximize citizen participation in the FY 1999 consolidated planning process:

**The Republic, Columbus, IN  
Indianapolis Star, Indianapolis, IN  
The Journal-Gazette, Fort Wayne, IN  
The Chronicle-Tribune, Marion, IN  
The Courier Journal, Louisville, KY  
Gary Post Tribune, Gary, IN  
Tribune Star, Terre Haute, IN  
Journal & Courier, Lafayette, IN  
Evansville Courier, Evansville, IN  
South Bend Tribune, South Bend, IN  
Palladium-Item, Richmond, IN  
The Times, Munster, IN**

6. Provide citizens and units of general local government with reasonable and timely access to records regarding the past and proposed use of CDBG funds,
7. Make the Consolidated Plan available to the public at the time it is submitted to HUD, and;
8. Follow the process and procedures outlined in items 2 through 7 above with respect to any amendments to a given annual CDBG Consolidated Plan and/or submission of the Consolidated Plan to HUD.

In addition, the State also will solicit comments from citizens and units of general local government on its CDBG Performance Review submitted annually to the U.S. Department of Housing and Urban Developments (HUD). Prior to its submission of the Review to HUD, the State will advertise regionally statewide (pursuant to I.C. 5-3-1) in newspapers of general circulation soliciting comments on the Performance and Evaluation Report.

The State will respond within thirty (30) days to inquiries and complaints received from citizens and, as appropriate, prepared written responses to comments, inquiries or complaints received from such citizens.

**NOTICE OF PUBLIC HEARING  
FY 1999 CONSOLIDATED PLAN FOR FUNDING**

**INDIANA DEPARTMENT OF COMMERCE  
INDIANA HOUSING FINANCE AUTHORITY  
INDIANA FAMILY AND SOCIAL SERVICES ADMINISTRATION  
INDIANA DEPARTMENT OF HEALTH**

Pursuant to 24 CFR Part 91.115(a)(2), the State of Indiana wishes to encourage citizens to participate in the development of the State of Indiana Consolidated Plan for 1999. In accordance with this regulation, the State is providing the opportunity for citizens to comment on the 1999 Consolidated Plan Update draft report, which will be submitted to the US Department of Housing and Urban Development (HUD) on or before May 15, 1999. The Consolidated Plan defines the funding sources for the State of Indiana's four (4) major HUD-funded programs and provides communities a framework for defining comprehensive development planning. The FY 1999 Consolidated Plan will set forth the method of distribution of funding for the following state agencies and HUD-funded programs:

**Indiana Department of Commerce - State Community Development Block Grant (CDBG)  
Program**

**Indiana Housing Finance Authority - Home Investment Partnership Program**

**Indiana Family and Social Services Administration - Emergency Shelter Grant Program**

**Indiana Department of Health - Housing Opportunities for Persons With Aids Program**

These public hearings will be conducted as follows:

**Library Services Center  
2450 North Meridian Street  
Indianapolis, Indiana  
April 20, 1999  
2:00 - 4:00 PM (Indianapolis time)  
6:00 - 8:00 PM (Indianapolis time)**

If you are unable to attend the public hearings, written comments are invited through April 30, 1999, at the following address:

**Grants Management Office  
Indiana Department of Commerce  
One North Capitol - Suite 700  
Indianapolis, IN 46204-2288**

Please direct all questions to the Grants Management Office of the Department of Commerce at its tollfree telephone number (800-246-7064) during normal business hours.

## Indiana Housing Finance Authority

### INDIANA HOUSING FINANCE AUTHORITY

#### COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

---

#### CDBG and HOME Methods of Distribution

---

The Indiana Housing Finance Authority (IHFA) distributes CDBG and HOME funds through five funding programs, as shown below. Each program area has unique criteria upon which funding decisions are based. The following discussion provides a summary of each program area, information regarding application cycles (if applicable), and scoring criteria (if applicable). For full program information, please refer to IHFA's full application packages and/or program guides.

The State of Indiana distributes its CDBG and HOME funds through competitive or demand-based processes and cannot predict the ultimate geographic distribution of the assistance. Since many of these programs are structured around competitive funding cycles, the distribution of funds is, therefore, based on demand as it relates to applications submitted throughout the year.

PROGRAM NAME	FUNDING SOURCE	TIMING OF FUNDING
Housing from Shelters to Homeownership	CDBG and HOME	3 annual competitive funding cycles
CHDO Works	HOME only	3 annual competitive funding cycles
Foundations	CDBG and HOME	Monthly competitive funding cycles
<i>Rental Housing Tax Credits (RHTC) / HOME</i>	<i>HOME only</i>	<i>2 - 3 annual funding cycles</i>
First Home/Plus	HOME only	Continuous throughout the year

---

#### Follow-up on 1999 Initiatives

---

- For the 1999 Housing from Shelters to Homeownership application package, IHFA has, for the first time ever, made a portion of its CDBG allocation available for general operating costs or for the cost of supportive services to non-profit organizations that are expanding their level of services in conjunction with a CDBG project to construct or rehabilitate emergency shelters or transitional housing.

- IHFA recognizes the need for an increased supply of housing affordable to persons at or below 40% of area median income. Subsequently, to stimulate the construction or rehabilitation of units for these very-low income households, IHFA has placed a scoring emphasis in the Housing from Shelters to Homeownership and the RHTC/HOME programs for developments that commit to serving persons at or below 40% and 30% of area median income.
- All borrowers that receive downpayment assistance or a below-market interest rate mortgage through IHFA's First Home/Plus program are required to have successfully completed a homeownership training program.

---

### **New Initiatives for Calendar Year 2000**

---

- Incorporate findings of Statewide Market Study into CDBG and HOME application packages.
- Continue to request feedback from housing partners in developing Year 2000 application packages.
- Further refine multi-family underwriting spreadsheet.
- Develop an **active** Community Housing Development Organization (CHDO) serving every county of the state.

## Housing from Shelters to Homeownership – Program Description

### Eligible Applicants / Eligible Activities

	Local Unit of Government (Non-CDBG Entitlement Community)	Local Unit of Government (Non-HOME Participating Jurisdiction)	Community Housing Development Organization (CHDO)	501(c)3 Organization (Non-CHDO) and Joint Ventures
<b>Community Development Block Grant (CDBG) <sup>1</sup></b>				
Owner-Occupied Rehabilitation	X			
Rental Rehabilitation	X			
Transitional Housing	X			
Emergency Shelter	X			
Youth Shelter	X			
Voluntary Acquisition/Demolition	X			
Migrant/Seasonal Farmworker Housing	X			
<b>HOME Investment Partnerships Program (HOME) <sup>2</sup></b>				
Owner-Occupied Rehabilitation		X	X	X
Rental Rehabilitation		X	X	X
Housing Creation/Conversion		X	X	X
Transitional Housing <sup>3</sup>		X	X	X
Homeownership Counseling/DPA		X	X	X
<b>HOME CHDO Projects <sup>4</sup></b>				
Homebuyer – New Construction			X	
Homebuyer – Rehabilitation			X	
Rental – New Construction			X	
Rental – Rehabilitation			X	

*Note: Multi-jurisdictional entities that wish to submit a consolidated application for CDBG or HOME funds must contact their IHFA Development Specialist prior to submitting an application.*

<sup>1</sup> The following entitlement communities are not eligible to apply for CDBG funds:

Anderson	Goshen	Mishawaka
Bloomington	Hammond	Muncie
East Chicago	Indianapolis	New Albany
Elkhart	Kokomo	South Bend
Evansville	Lafayette	Terre Haute
Fort Wayne	Lake County	West Lafayette
Gary		

<sup>2</sup> Applications from, or projects located within, the following participating jurisdictions are not eligible for HOME funds unless the request is for Transitional Housing.

Anderson	Gary	Muncie
Bloomington	Hammond	St. Joseph County Consortium
East Chicago	Indianapolis	Terre Haute
Evansville	Lake County	Tippecanoe County Consortium
Fort Wayne	Elkhart County Consortium	

<sup>3</sup> IHFA will accept applications for HOME Transitional Housing assistance regardless of the project location within the state.

<sup>4</sup> See footnotes 2 and 3 above.

<b><u>Funding Limitations and Beneficiary Restrictions</u></b>	CDBG Funding Limitations	CDBG Beneficiary Income Restrictions (% of area median income)	HOME Funding Limitations	HOME Beneficiary Income Restrictions (% of area median income)
Owner-Occupied Rehabilitation	\$500,000/award \$35,000/unit	80%	\$500,000/award \$35,000/unit	80%
Rental Rehabilitation	\$500,000/award \$35,000/unit	80%	\$500,000/award \$35,000/unit	60%
Transitional Housing	\$500,000/award \$35,000/unit	80%*	\$500,000/award \$35,000/unit	60%
Emergency Shelter	\$500,000/award \$35,000/unit	80%*	---	---
Youth Shelter	\$500,000/award \$35,000/unit	80%*	---	---
Migrant/Seasonal Farmworker Housing	\$500,000/award \$35,000/unit	80%	---	---
Voluntary Acquisition/Demolition	Award based on need \$100,000/unit	80%	---	---
Housing Creation/Conversion (Homeownership)	---	---	\$500,000/award \$35,000/unit	80%
Housing Creation/Conversion (Rental)	---	---	\$500,000/award \$35,000/unit	60%
Homeownership Counseling/DPA	---	---	\$500,000/award \$10,000/unit	80%
<b>HOME CHDO Projects</b>				
Homebuyer – New Construction	---	---	\$750,000/award \$40,000/unit	80%
Homebuyer – Rehabilitation	---	---	\$750,000/award \$40,000/unit	80%
Rental – New Construction	---	---	\$750,000/award \$40,000/unit	60%
Rental – Rehabilitation	---	---	\$750,000/award \$40,000/unit	60%

\* or members of groups presumed by HUD to be of low/mod income (victims of domestic violence and homeless persons)

### **Application Cycle**

Applications are accepted during three competitive funding rounds.

### **Scoring Criteria**

The Authority has developed six (6) categories of criteria. If an application satisfies all applicable requirements, it will be evaluated and scored based on:

- Constituency Served: 40 possible points
- Development Characteristics: 85 possible points
- Financing: 55 possible points
- Market: 45 possible points
- Organizational Capacity/Readiness to Proceed: 33 possible points
- Other criteria: 4 possible points

The maximum possible points for homeownership projects is 247. The maximum possible points for rental projects is 262. No award shall be made to any development which scores below a total of 100 points. **Where applicable, the funding agreement and any restrictive covenants recorded with the property will contain restrictions applicable to the points received. When making funding decisions, IHFA will consider projects against like-projects.**

Notwithstanding the point ranking system set forth above, IHFA reserves the right and shall have the power to allocate funds to a development irrespective of its point ranking, if such intended allocation is: (1) in compliance with applicable Statutes; (2) in furtherance of promoting affordable housing; and (3) determined by IHFA's Board of Directors to be in the interests of the citizens of the State of Indiana.

---

## **CHDO Works – Program Description**

---

### **Eligible Applicants**

During the first two rounds of the year, eligible applicants are not-for-profit organizations that have successfully obtained certification by the State of Indiana as a Community Housing Development Organization (CHDO) and serve **non-PJ areas**. Not-for-profits that have not yet received CHDO certification (or whose certification is pending) are not eligible for operating funds.

If any funds from the previous fiscal year are remaining in this program in the third round of the calendar year, IHFA may consider applications from CHDOs that only serve areas inside local PJs. (All requests from CHDOs in non-PJ areas that meet the threshold requirements will still be given first priority, regardless of score.) Generally, PJ-certified CHDOs will be required to become state-certified by IHFA in order to apply under this program (please contact the IHFA development specialist for your geographic area to obtain more information). A PJ CHDO must demonstrate that they will be eligible to use IHFA HOME funds to create a CHDO owned, developed or sponsored project within 24 months. ***PJ CHDOs are cautioned that this can be very difficult to do, as the availability of IHFA funds for such projects within PJs is very limited and restrictive. The decision to apply and undertake this obligation should be evaluated carefully. IHFA will not modify its policies regarding the use of its funds inside a PJ to assist in meeting this requirement.***

### **Eligible Activities**

Eligible activities are those directly related to promoting the agency's ability to develop and/or implement affordable housing activities. Any applicant who successfully competes for operating funds is required to implement direct housing activities within twenty-four (24) months from the date that an operating award is made.

### **Eligible Costs**

Eligible activities may include staff costs, employee education/training/travel, office expenses, equipment, hardware and software, overhead, strategic planning, organizational development, and expansion of existing programs. Other activities may also be eligible. **Applicants are especially encouraged to consider computer equipment needs, especially hardware and software updates which may be needed to make systems Year 2000**

**compliant.** Please consult the Development Specialist for your region if you have questions about the eligibility of specific costs.

**Funding Limitations**

Applicants that serve non-PJ areas and have received CHDO certification from the State of Indiana may apply for up to \$30,000 in operating assistance. Applicants that serve PJ areas and have received CHDO certification from the State of Indiana may apply for up to \$10,000 in operating assistance. CHDOs may receive no more than one operating funds grant during any twelve-month period and individual contract awards will be made on an annual basis. CHDO Works funding is limited to: (1) 50% of the CHDO's total operating expenses on an annual basis, or (2) the applicable amount stated within this paragraph, whichever is greater.

**Application Cycle**

Applications are accepted during three competitive funding rounds.

**Scoring Criteria**

The intent of the CHDO operating funds program is to encourage and enhance a CHDO's ability to produce housing units. Therefore, an applicant's past, current, and anticipated capacity will be given significant consideration in the funding process.

CHDO Works funds are currently being utilized fully on an annual basis. Therefore, these applications may be scored and ranked competitively in the future, if demand remains strong. Regardless of the final score, IHFA reserves the right to determine those needs and organizations that most clearly fulfill the intent of the State of Indiana's Consolidated Plan.

Organizational Capacity	1-25 points
Readiness to Proceed	1-30 points
Training	1-25 points
Financial Management	1-20 points
<hr/>	
Total Possible	100 points

**The minimum scoring threshold for applications will vary as follows:**

<u>Number of "CHDO Works" Requests</u>	<u>Threshold</u>
1st request	50 points
2nd request	70 points
Additional Requests*	85 points

\*These should include a demonstration of how funding will increase the organization's capacity, rather than only supporting existing operations.

***Any application that falls below its respective threshold will not be recommended for funding.***

---

## Foundations – Program Description

---

### **Eligible Activities**

CDBG: Eligible applicants (Cities, Towns, Counties) may apply for up to \$50,000 to conduct housing needs assessments or site specific feasibility studies. The purpose of the needs assessment funds is to enable a community to evaluate its housing needs, determine market conditions, identify general strategies, and formulate an action plan for addressing the housing issues identified. Site specific feasibility studies are to enable the community to determine the feasibility of a specific site/building for housing development.

HOME: State certified CHDOs may apply for pre-development loan funds up to \$50,000 to fund preliminary costs associated with conducting a feasibility analysis of a project. Funds are provided at 0% interest for a 18-month period. For projects deemed infeasible, repayment may be waived. Eligible activities may include, professional fees, site control, purchase options, appraisals, etc.

### **Application Cycle**

Applications are accepted on a monthly basis.

### **Scoring Criteria**

IHFA has developed four (4) categories of criteria. If an application satisfies all applicable requirements, it will be evaluated and scored based on:

- Constituency Served or Studied: 45 possible points
- Readiness to Proceed: 45 possible points
- Market: 35 possible points
- Other criteria: 49 possible points

The maximum possible points is 174. **No award shall be made to any proposal which scores below 60 points.**

Notwithstanding the point ranking system set forth above, IHFA reserves the right and shall have the power to allocate funds irrespective of its point ranking, if such intended allocation is: (1) in compliance with the applicable federal regulations; (2) in furtherance of the overall goals of the Authority; and (3) determined by the Board to be in the interests of the citizens of the State of Indiana.

---

## Rental Housing Tax Credits/HOME – Program Description

---

Indiana Housing Finance Authority's HOME Supplement for affordable multi-family rental housing developments combines requests for two funding sources into one application. Developers applying for Rental Housing Tax Credits (RHTC) may simultaneously request funds from the HOME Investment Partnership Program. The HOME Supplement will:

- encourage not-for-profit organizations to develop affordable rental housing,
- stimulate multi-family rental housing development in Indiana's smaller cities and rural areas, which have traditionally been underserved,

### **Eligible Applicants**

To be considered for funding through the RHTC/HOME program, applicants must be:

1. **A not-for-profit organization**, as defined in the 1999 Rental Housing Tax Credit Qualified Allocation Plan for the State of Indiana.
2. **A partnership of not-for-profit/for-profit organizations**. These must be partnerships in which a not-for-profit organization materially participates in the partnership in one or more of the following ways (as defined in Section 469(h) of the Internal Revenue Code. The not-for-profit earns a substantial percentage of the development fee. The not-for-profit retains ownership of the property at the conclusion of the compliance period at a sales price of \$1.00 plus exit fees. A percentage of the cash flows generated from the development goes to the not-for-profit. The not-for-profit participates in property management and earns appropriate management fees.
3. **A Public Housing Authority**.

Due to the increase demand for HOME dollars with tax credit developments, special consideration will be given to not-for-profits that (1) have a majority ownership stake, (2) agree to set-aside a percentage of the developments units at or below 40% of area median income and (3) are willing to defer at least 50% of its developer fee.

Any not-for-profit organization organized under section 501(c)(3) or (c)(4) of the Internal Revenue Code is eligible to apply for HOME funds in conjunction with a RHTC development if it is materially involved in the development, as defined in the Internal Revenue Code. The not-for-profit must have been in existence at least a year, with affordable housing as one of its primary goals, you must submit at the time of application, proof of 501(c) 3 status, Articles of Incorporation, IRS documentation of not-for-profit status and a complete signed Rental Housing Tax Credit Not-for-Profit Questionnaire.

### **Eligible Activities**

HOME funds may be used during any portion of the development -- construction, acquisition, or permanent financing -- as long as the proposed use meets the requirements of the individual program. The development must be in a HOME non-participating jurisdiction.

The not-for-profit applicant may elect to put HOME funds into the development as either a grant or a loan. Not-for-profits that are state-certified CHDOs prior to RHTC/HOME application submittal are encouraged to put the HOME dollars in the development as a loan, if at all possible, because the CHDO may retain the repayments of interest and principal for use in other affordable housing developments. Not-for-profit applicants that are not CHDOs may still put the HOME dollars in the development as either a grant or a loan; however, if the funds are invested as a loan, all principal and interest payments must be returned to IHFA. IHFA awards to CHDOs will generally be in the form of a grant. The CHDO may then invest the funds in the HOME/tax credit development in the manner that is more effective for that development (a grant, a loan, or a combination of the two). These

conditions, if approved, will become part of the contractual agreement between IHFA and the recipient CHDO.

Generally, IHFA encourages any CHDO to use the funds so received in a loan wherever possible. The CHDO may use the repayment stream (both principal and interest): (1) to buy the property at the end of the partnership; (2) to pay the exit fees for other partners in the development at the end of the affordability period; (3) to use the income stream to provide services to the tenants of the particular development; (4) to exert influence over the conditions of sale of the property; or (5) for any other purpose that expands affordable housing and that is approved in advance by IHFA.

The form and use of HOME funds will be critical in determining whether the development will receive a reduced eligible basis or a 4% credit under the RHTC program.

### **Beneficiary Restrictions**

One hundred percent (100%) of the HOME assisted units must benefit households at or below 50% of the area median income adjusted for family size. In order to receive an allocation of HOME funds, you must set-aside a portion (based on the RHTC QAP 5-10% or more) of the HOME assisted units for households at or below 40% AMI and charge the lower of the low HOME rents or the 40% tax credit rent. Owners must, at a minimum, annually reexamine the income of each tenant household living in the HOME assisted units.

### **Funding Limitations**

No applicant or development may receive more than \$500,000 in HOME assistance under this program. In the event an application is not recommended for funding using one of the requested sources of funds (Rental Housing Tax Credits or HOME funds), the development *may* be denied funding from *both* sources.

Applicants should be aware that IHFA is required to complete a subsidy layering review any time a development receives HOME funds and other governmental subsidies to assure that the development is not being overly subsidized. Applicants awarded HOME funding in conjunction with the RHTC program may receive an offer of assistance that is different from that requested.

### **Application Cycle**

A request for HOME funding in conjunction with Tax Credits must be included in the RHTC application and is due by the published RHTC deadlines. Applications for HOME financing for a development using RHTC will not be accepted outside of this process.

### **Scoring Criteria**

Eligibility will be determined on (1) whether the development meets the state and federal requirements of all programs for which it is applying; and (2) if the development ranking is sufficient for it to be awarded tax credits pursuant to the tax credit process and (3) whether the developments meets the minimum scoring threshold of the HOME program.

---

## **First Home/Plus – Program Description**

---

Difficulty in coming up with cash for a downpayment is often the biggest obstacle for first time homebuyers. Subsequently, IHFA has developed the First Home/Plus program, through which IHFA links HOME downpayment assistance with its Mortgage Revenue Bond (MRB) program.

Income eligible homebuyers can receive up to 10% of the home purchase price in downpayment assistance in conjunction with a below-market interest rate mortgage through IHFA. The First Home/Plus program is operated through a partnership between IHFA and participating local lending institutions throughout Indiana. HOME downpayment assistance is provided as a 0%, forgivable second mortgage. If the buyer resides in the property for five years, the second mortgage is forgiven. For the purchase of an existing home, for three months prior to the sale, the home must have been vacant, occupied by the seller, or rented to the household that is buying the home.

### **Beneficiary Restrictions**

The borrower must meet the following eligibility requirements:

1. Must be a first time homebuyer (i.e. has not, at any time during the three years preceding the date of loan closing had an ownership interest in his/her principal residence), unless the buyer is purchasing a home located in a targeted area as published in IHFA's First Home/Plus Program Guide.
2. Must be income-eligible as published in IHFA's First Home/Plus Program Guide.
3. If a borrower is separated from their spouse, a legal separation agreement or a petition for the dissolution is required prior to preliminary approval.
4. Must reasonably expect to reside in the property as his/her principal residence within 60 days after the loan closing date on existing homes and within 60 days of completion for a newly constructed home.
5. Must be a United States Citizen or Alien admitted for permanent residence that is currently or intends to become a resident of the State of Indiana.
6. Must successfully complete a homeownership training program.

### **Funding Limitations**

Depending upon their income, borrowers receive a downpayment assistance of 5% or 10% of the sales price or the appraised value of the property, whichever is less. In no case will a second mortgage exceed \$14,999. Acquisition cost of the home may not exceed the lesser of the maximum as set forth in IHFA's First Home/Plus Program Guide or FHA 203(b) Mortgage Limits as published periodically by HUD.

### **Application Cycle**

Applications are accepted on a continuous basis. Funds are allocated on a first-come, first-served basis. Interested borrowers must contact a participating lender to apply for the program. Borrowers are encouraged to contact a participating lender for loan "pre-approval" before they begin looking for a house.

---

## **First Home/One Down Experiment – Program Description**

---

During February 1999, IHFA and Fannie Mae jointly announced the First Home/One Down initiative, which allows qualified first-time home buyers to obtain mortgages with an investment as little as 1%. The loans are offered through IHFA and its statewide network of participating mortgage lenders. In many ways, the First Home/One Down program is operated in the same manner as IHFA's First Home/Plus program, as described in the previous section. Differences between the two programs are highlighted below.

IHFA/Fannie Mae's First Home/One Down Experiment offers homebuyers affordable conventional financing. The qualified homebuyer obtains a first mortgage at 90% or 95% of the sales price or appraised value, whichever is less, at a below market interest rate. HOME downpayment assistance of 5% or 10%, depending upon the buyer's income, is provided in the form of a 0% forgivable second mortgage.

Borrowers must have at least 1% of their own funds invested in the transaction. Sellers may pay up to 3% of the sales price in closing cost. The normal Fannie Mae requirement of having cash reserves left in the bank after closing equal to two months mortgage payments is waived. Pre- and post-purchasing counseling, as well as a whole-house inspection, are requirements of the program.

---

## **HOME Investment Partnerships Program - Resale/Recapture Guidelines**

---

In accordance with the HOME Investment Partnerships Program, 24 CFR Part 92, and pursuant to Section 92.254(a)(4) of the Final Rule, the State of Indiana is establishing policy guidelines for the resale of assisted homeownership property to low-income homebuyers. Because of the diversity of program designs throughout the State, recapture provisions will be appropriate for some project designs and resale provisions will be appropriate for others.

### **Resale Guidelines**

Where the program design calls for no recapture or where a program sponsor so chooses, the guidelines for resale may be adopted in lieu of recapture guidelines. Resale restrictions will require the seller to sell the property only to a low income family that will use the property as their principle residence. The term "low income family" shall mean a family whose gross annual income does not exceed 80% of the median family income for the geographic area as published annually by HUD. As a guideline, the purchasing family should pay no more than 30% of its gross family income towards the principal, interest, taxes, and insurance for the property on a monthly basis. Individual projects may, however, establish guidelines that better reflect their mission and clientele. Such guidelines should be described in the application or award agreement. The housing shall remain affordable to a reasonable range of low income buyers for the period described in the HOME regulations, as from time to time may be amended.

The seller of the property will be allowed to receive a fair return on investment, which will include the homeowner's investment and any capital improvements made to the property.

### **Recapture Guidelines**

The HOME funds subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from the fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value (development subsidy). IHFA will adopt a method for calculating the amount of HOME recapture based on the net proceeds of from the sale of the house shared between IHFA and the homeowner.

If the net proceeds are not sufficient to recapture the full amount of the HOME investment plus recover the amount of the homeowner's downpayment and any capital improvement made by the owner since purchase, the participating jurisdiction may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formula:

**HOME Recapture Amount** =  $(HI / (HI + HOI)) \times \text{Net Proceeds}$

**Homeowner Amount** =  $(HOI / (HI + HOI)) \times \text{Net Proceeds}$

HI = HOME Investment

HOI = Homeowner Investment

**Capital Improvements:** Shall be defined as the cost of improvements that increase the value of property or lengthens its life. Examples include but are not limited to, putting a recreation room in an unfinished basement, adding another bathroom or bedroom, putting up a fence, putting in new plumbing or wiring, installing a new roof, or paving the driveway.

### **General**

The affordability restrictions must terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure, or assignment of an FHA insured mortgage to HUD. The housing provider of HOME funds may use purchase options, rights of first refusal, or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property.

---

## **HOME Investment Partnerships Program – Funds Transfer**

---

The Indiana Housing Finance Authority, at its discretion, may authorize HUD to transfer a portion of the State's allocation of HOME Investment Partnerships program funds to qualifying communities to meet the \$500,000 threshold requirement of a HOME participating jurisdiction.

**Indiana Housing Finance Authority**  
**1999 Proposed CDBG and HOME Allocations**

	Proposed FY97		Awards During PY 97 7/1/97 - 6/30/98		Proposed FY98		Awards to Date During PY 98 7/1/98 - 2/28/99		Proposed FY99	
<b>Community Development Block Grant (CDBG)</b>										
<b>Foundations</b>	\$400,000	8%	<b>\$80,000</b>	<b>1%</b>	\$200,000	4%	<b>\$67,993</b>	<b>1%</b>	\$200,000	4%
-Planning and Feasibility										
<b>Housing from Shelters to Homeownership</b>	\$4,600,000	92%	<b>\$6,895,000</b>	<b>99%</b>	\$4,800,000	96%	<b>\$6,536,154</b>	<b>99%</b>	\$4,800,000	96%
-Owner-occupied Rehabilitation			\$3,100,000	44%			\$2,000,000	30%		
-Rental Rehabilitation			\$450,000	6%			\$200,000	3%		
-Youth Shelters			\$0	0%			\$300,000	5%		
-Migrant/Seasonal Farmworker Housing			\$0	0%			\$300,000	5%		
-Emergency Shelters <sup>1</sup>			\$685,000	10%			\$300,000	5%		
-Transitional Housing <sup>1</sup>			\$0	0%			\$0	0%		
-Voluntary Acquisition/Demolition <sup>2</sup>			\$2,660,000	38%			\$3,436,154	52%		
<b>Total</b>	<b>\$5,000,000</b>	<b>100%</b>	<b>\$6,975,000</b>	<b>100%</b>	<b>\$5,000,000</b>	<b>100%</b>	<b>\$6,604,147</b>	<b>100%</b>	<b>\$5,000,000</b>	<b>100%</b>
<b>HOME Investment Partnerships Program (HOME)</b>										
<b>Foundations</b>	\$250,000	2%	<b>\$1,749,000</b>	<b>12%</b>	\$1,250,000	10%	<b>\$514,221</b>	<b>5%</b>	\$200,000	1%
-CHDO Pre-development Loans			\$0	0%			\$80,010	1%		
-Homeownership Counseling/DPA (prior to 1999)			\$1,749,000	12%			\$434,211	4%		
<b>Housing from Shelters to Homeownership</b>	\$6,083,300	54%	<b>\$4,966,768</b>	<b>35%</b>	\$5,490,500	44%	<b>\$5,090,336</b>	<b>47%</b>	\$7,052,500	51%
-Owner-occupied Rehabilitation			\$1,100,000	8%			\$1,400,000	13%		
-Rental Rehabilitation/New Construction			\$200,000	1%			\$300,000	3%		
-Transitional Housing <sup>3</sup>			\$887,018	6%			\$793,246	7%		
-Single-Family Housing Creation			\$0	0%			\$82,926	1%		
-CHDO Projects (minimum 15%)			\$2,779,750	20%			\$2,514,164	23%		
-Homeownership Counseling/DPA (beginning 1999)										
<b>CHDO Works</b>	\$500,000	4%	<b>\$522,800</b>	<b>4%</b>	\$500,000	4%	<b>\$209,920</b>	<b>2%</b>	\$500,000	4%
<b>TBRA</b>	\$50,000	0%	<b>\$0</b>	<b>0%</b>	\$0	0%	<b>\$0</b>	<b>0%</b>	\$0	0%
<b>HOME/RHTC</b>	\$1,000,000	9%	<b>\$1,148,000</b>	<b>8%</b>	\$1,000,000	8%	<b>\$993,000</b>	<b>9%</b>	\$1,150,000	8%
<b>First Home <sup>4</sup></b>	\$2,500,000	22%	<b>\$4,929,994</b>	<b>35%</b>	\$2,800,000	22%	<b>\$2,967,382</b>	<b>28%</b>	\$3,200,000	23%
<b>HOME/S01c3 Bonds</b>	\$0	0%	<b>\$0</b>	<b>0%</b>	\$250,000	2%	<b>\$0</b>	<b>0%</b>	\$250,000	2%
<b>Administration <sup>5</sup></b>	\$785,700	7%	<b>\$510,059</b>	<b>4%</b>	\$1,254,500	10%	<b>\$559,180</b>	<b>5%</b>	\$1,372,500	10%
Administrative Subrecipient Agreements/Contracts			<b>\$407,785</b>	<b>3%</b>			<b>\$433,840</b>	<b>4%</b>		
<b>Total</b>	<b>\$11,169,000</b>	<b>100%</b>	<b>\$14,234,406</b>	<b>100%</b>	<b>\$12,545,000</b>	<b>100%</b>	<b>\$10,767,879</b>	<b>100%</b>	<b>\$13,725,000</b>	<b>100%</b>

<sup>1</sup> Minimum \$1,000,000 committed

<sup>2</sup> Includes \$3.4 million special CDBG appropriation

<sup>3</sup> Minimum \$1,500,000 committed

<sup>4</sup> Includes HOME Program Income expenditures

<sup>5</sup> Proposed amount includes total admin that will be split between IHFA, grantees, & other administrative contracts. Award column indicates IHFA admin expenditures only.

## 1999 FSSA Allocation Plan

Family and Social Services was awarded \$1,898,000 for FY 1998-99. Ninety-eight percent of the allocation, or \$1,860,040, is subcontracted to shelters, who provide services to populations in need, including the following:

- Chemically dependent persons;
- Unaccompanied/pregnant unaccompanied women;
- Single parent families;
- Two parent families;
- Adult couples with kids;
- Victims of domestic violence;
- Victims of sexual assault;
- Neglected and abused children;
- Unaccompanied adult males and adult males; and
- Complete families.

Two percent of the allocation, or \$37,960 is retained to cover administrative costs, including salaries, and copying and mailing expenses.

Guidelines for the distribution of the Emergency Shelter Grant funding and the required attachments for proposals follow.

# **Indiana Family and Social Services Administration**

## **EMERGENCY SHELTER GRANT**

### **PROPOSAL INDEX**

#### **PART 1. EMERGENCY SHELTER GRANT GUIDELINES**

- A. Introduction
- B. Purpose
- C. Eligible Applicants
- D. Distribution of Grants
- E. Match Requirements
- F. Definitions
- G. Allowable Activities
- H. Program Requirements
- I. Sanctions
- J. Appeal Procedure

#### **PART II. EMERGENCY SHELTER GRANT PROPOSAL**

Instructions

Attachment 1. Grantee Cover Page

Attachment 2. Certification of Local Approval

Attachment 3. Grantee Program Narrative

Attachment 4. Applicant Profile

Attachment 5. Grantee Project Funding Summary

Attachment 6. Emergency Shelter Grant Budget (2 Pages)

Attachment 7. Grantee Assurances/Certifications

Attachment 8. Attach a copy of the Certificate of Existence from the Indiana Secretary of State's Office or a copy of Report of Indiana, Non-Profit Corporation

Attachment 9. Proof of Entitlement City Application

Attachment 10. Agency Checklist

## **PART I**

### **EMERGENCY SHELTER GRANT GUIDELINES**

#### **A. INTRODUCTION**

Pursuant to the Stewart B. McKinney Homeless Assistance Act of 1987; the Stewart B. McKinney Homeless Assistance Amendments Act of 1988; the Cranston-Gonzalez National Affordable Housing Act of 1990, and the Housing and Community Development Act of 1992, the State of Indiana is announcing the availability of funds for the implementation of the Emergency Shelter Grant (ESG). The Division of Family and Children (DFC) has been designated by Governor Evan Bayh as the state agency responsible for administering this program.

#### **B. PURPOSE**

The program is designed to help improve the quality of existing emergency shelters for the homeless, to help make available additional emergency shelter space, to help meet the costs of operating shelters and of providing certain essential social services to homeless individuals and families. Thus, these persons will have access not only to safe and sanitary shelter, but also the supportive services and other kinds of assistance needed to improve their lives. The program is also intended to restrict the increase of homelessness through the funding of preventive programs and activities.

#### **C. ELIGIBLE APPLICANTS**

1. Units of general local government may carry out emergency shelter grant activities directly themselves or may distribute all or part of their grant to private non-profit organizations providing assistance to homeless persons.
2. Private non-profit organizations may directly carry out emergency shelter grant activities if such projects have been certified by the unit of general local government for direct Emergency Shelter Grant funding.

#### **D. DISTRIBUTION OF GRANTS**

The State of Indiana has elected to offer these funds statewide, on a competitive basis. All units of local government and non-profit organizations that provide actual shelter for the homeless are eligible to apply (this includes day centers).

A review committee will be established to review all proposals submitted by the deadline. This committee will rank proposals according to the following point system.

	<u>POINTS</u>
• Explains the usage of requested funds; estimates number of clients who will receive services; and explains the amount and resources for matching funds.	25
• Adequately documents need for services, including data on the homeless in the service area.	15
• Documents experience in providing services to homeless clients, including years in business.	15
• Facility provides transition housing and case management services.	25
• If previous grantee, monitoring reports have been timely.	10
• Includes examples of cooperative efforts with governments and other providers.	15
• Explains direct services provided for health care, nutrition, and others; includes measures of success	15
• Explains programs and services to support children	10
• Describes how volunteers are used, recruited, trained	5
• Explains formal process to terminate assistance of clients who have violated house rules. A copy of rules is included.	5
• Explains how the facility meets the needs of the physically disabled and challenged.	10
	<hr/> 150

The above criteria will be used by the review committee in rating and ranking all proposals received. Once the results are compiled, the committee will submit funding recommendations to the Director of the Division of Family and Children. Based on the committee's recommendations, funding levels will then be determined by the Director.

## **E. MATCH REQUIREMENTS**

**GENERAL:** each grantee must match the funding provided by the Division of Family and Children with an equal amount of funds from other sources. This match can be provided with cash or inkind services generated after the date of the grant award.

Cash or inkind services used to match a previous ESG grant may not be used to match this year's award.

**CALCULATING THE MATCH:** the match can either be a "dollar match" or an "in-kind match". Examples of the latter would be the value of any donated material or building; the value of any lease on a building; salary paid, from other funds, to staff who are carrying out the ESG program; the time contributed by volunteers in carrying out ESG activities (determined at the rate of \$5.00 per hour).

A grantee should determine the value of any donated material or building, or any lease, using a method reasonably calculated to establish a fair market value.

**WAIVER OF MATCH:** In accord with the 1990 legislation, the State can waive the match requirement for certain "needy jurisdictions". The State's ability to exercise this waiver, however, is limited. These requests will be carefully reviewed. (Please note flexibility of match above, including use of volunteer hours)

## **F. DEFINITIONS**

**CERTIFIED PROJECT:** means any private non-profit organization providing assistance to the homeless, whose homeless project has been certified as approved by a unit of general local government for direct Emergency Shelter Grant funding.

**CONVERSION:** means a change in the use of a building to an emergency shelter for the homeless, where costs of conversion exceed 75 % of the value of the building before conversion. If such costs do not exceed 75% of the value of the building, they are to be considered rehabilitation and the dime year use requirement applies. The conversion of any building to an emergency shelter that is assisted under this part must meet local government safety and sanitation standards.

**EMERGENCY SHELTER:** a project shall be considered an emergency shelter if it is designed to provide overnight accommodations, or shelter during the day, for homeless persons. An emergency shelter may include appropriate eating and cooking accommodations.

**EMERGENCY SHELTER GRANT AMOUNTS:** means grant amounts made available under this part.

**FORMULA CITY OR COUNTY:** means a metropolitan city or urban county that is eligible to receive an allocation of ESG amounts directly from HUD.

**GENERAL PURPOSE EQUIPMENT:** means an article of non-expendable tangible personal property which has a useful life of one year or more and a unit cost of five thousand (\$5,000) dollars or more per unit.

**GRANTEE:** means any unit of general local government or certified project to which the State makes available Emergency Shelter Grant amounts.

**HOMELESS:** (For the purpose of this funding.)

1. an individual or family that lacks a fixed, regular, and adequate nighttime residence; or
2. an individual or family that has a primary nighttime residence that is:
  - a. a supervised publicly or privately operated shelter designed to provide temporary living accommodation (including welfare hotels, congregate shelters, and transitional housing for persons with mental illness);
  - b. An institution that provides a temporary residence for individuals intended to be institutionalized; or
  - c. a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings;
3. the de-institutionalized -persons who are homeless because of de-institutionalization and lack of reintegration into communities and families;
4. the term "homeless" **does not** include any individual imprisoned or otherwise detained pursuant to State law or an act of Congress.

**HOMELESS PREVENTION:** means activities or programs designed to prevent the incidence of homelessness, including, but not limited to:

1. short-term subsidies to defray rent and utility arrearage for very low-income families that have received eviction, foreclosure or utility termination notices; if:
  - a. the inability of the family to make the required payments is due to a sudden reduction in income;
  - b. the assistance is necessary to avoid the eviction or termination of services;
  - c. there is a reasonable prospect dial the family will be able to resume payments within a reasonable period of time; and
  - d. the assistance will not supplant funding for preexisting homelessness prevention activities from other sources.
2. security deposits or first month's rent to permit a homeless family to move into their own apartment;
3. mediation programs for landlord-tenant disputes;
4. legal service programs for the representation of indigent tenants in eviction proceedings;
5. other innovative programs and activities designed to prevent the incidence of homelessness.

**HUD:** means the U.S. Department of Housing and Urban Development;

**MAJOR REHABILITATION:** means rehabilitation that involves costs in excess of 75% of the value of the building before rehabilitation. Major rehabilitation assisted under this part must meet local government safety and sanitation standards.

**OBLIGATED:** means that the grantee or State recipient, as appropriate, has placed orders, awarded contracts, received services, or entered similar transactions that require payment from the grant amount. Grant amounts that a unit of general local government or State awards to a private nonprofit organization by a written agreement or letter of award requiring payment from the grant amount are obligated.

**PRIVATE NONPROFIT ORGANIZATION:** means an organization:

1. no part of the net earnings of which inures to the benefit of any member, founder, contributor, or individual;
2. that has a voluntary board;
3. that has an accounting system or has designated a fiscal agent in accordance with requirements established by the Secretary; and
4. that practices nondiscrimination in the provision of assistance.

**REHABILITATION:** means labor, materials, tools, and other costs of improving buildings, including repair directed toward an accumulation of deferred maintenance; replacement of principal fixtures and components of existing buildings; installation of security devices; and improvement through alterations or incidental additions to, or enhancement of existing buildings; including improvements to increase the efficient use of energy in buildings, and structural changes necessary to make the structure accessible for persons with physical handicaps.

**RENOVATION:** means rehabilitation that involves costs of 75% or less of the value of the building before rehabilitation. Renovation assisted under this part must meet local government safety and sanitation standards.

**SERVICE PROVIDER:** means any private nonprofit organization providing assistance to the homeless, to which a unit of general local government distributes Emergency Shelter Grant amounts.

**STATE:** means the Division of Family and Children.

**SUPPORTIVE SERVICES:** means assistance designed by a project sponsor that:

1. addresses the special needs of homeless persons, such as de-institutionalized persons, families with children, persons with mental disabilities, other persons with disabilities, the elderly, and veterans intended to be served by a project; and
2. assists in accomplishing the purposes of the different types of housing for the homeless made eligible under the revised McKinney Act.

The term includes:

1. food services, child care, substance abuse treatment, assistance in obtaining permanent housing, outpatient health services, employment counseling, nutritional counseling, security arrangements for the protection of residents of facilities to assist the homeless, and such other services essential for maintaining or moving towards independent living as the Secretary determines to be appropriate; and
2. assistance to homeless persons in obtaining other federal, state, and local assistance available for such individuals, including public assistance benefits, mental health benefits, employment counseling, and medical assistance.

All or part of the supportive services may be provided directly by the project sponsor or by arrangements with other public or private service providers.

**UNIT OF GENERAL LOCAL GOVERNMENT:** means any city, county, town, township, or other general purpose political subdivision of the state.

**VALUE OF THE BUILDING:** means the monetary value assigned to a building by an independent real estate appraiser, or as otherwise reasonably established by the state, grantee, or service provider.

## **G. ALLOWABLE ESG ACTIVITIES**

**ELIGIBLE ACTIVITIES:** Emergency Shelter Grant funds may be used for one or more of the following activities relating to emergency shelter for the homeless:

1. **PROVISION OF SUPPORTIVE SERVICES TO THE HOMELESS:** such services include, but are not limited to, those concerned with employment, health, substance abuse, education, child care, transportation, assistance in obtaining other federal, state, and local assistance, and assistance in obtaining permanent housing. **Staff salaries necessary to provide such services are allowable costs.**

**Not more than 30 % of the total amount of the grant may be used for this purpose.**

2. **PAYMENT OF SHELTER OPERATION COSTS:** these costs include rent, utilities, essential equipment, supplies, insurance, and administrative staff costs.

**NOTE:** the 1992 Act added staff costs of actually operating the shelter as an eligible activity. However, no more than 10% of the grant can go for this purpose.

3. **DEVELOPMENT AND IMPLEMENTATION OF HOMELESS PREVENTION ACTIVITIES:** activities include, but are not limited to, short term subsidies to defray rent and utility arrearage, security deposits or first month's rent, landlord mediation programs, legal services for indigent tenants, payments to prevent home foreclosure, and other innovative programs and activities designed to prevent the incidence of homelessness.

**Not more than 30% of the total amount of the grant may be used for this purpose.**

**INELIGIBLE ACTIVITIES:** Emergency Shelter Grant funds may not be used for activities other than those authorized above.

**PROVISIONS FOR PRIMARILY RELIGIOUS ORGANIZATIONS:**

- 1. PROVISION OF ASSISTANCE:** assistance may be provided to a grantee or recipient that is a primarily religious organization if the primarily religious organization agrees to provide all eligible activities in a manner that is free from religious influences and in accordance with the following principles:
  - a. it will not discriminate against any employee or applicant for employment on the basis of religion and will not limit employment or give preference in employment to persons on the basis of religion;
  - b. it will not discriminate against any person applying for shelter or any of the eligible activities under this part on the basis of religion and will not limit such housing or other eligible activities or give preference to persons on the basis of religion; and
  - c. it will provide no religious instructions or counseling, conduct no religious worship or services, engage in no religious proselytizing and exert no other religious influence in the provision of shelter and other eligible activities funded by this grant.
- 2. RENOVATION, REHABILITATION, OR CONVERSION OF A FACILITY:** Emergency Shelter Grant amounts may be used to rehabilitate or convert to an emergency shelter a structure that is owned by a primarily religious organization, only if-
  - a. the structure (or portion thereof) that is to be renovated rehabilitated or converted with ESG assistance has been leased to an existing or newly established wholly secular organization;
  - b. the ESG assistance is provided to the secular organization (and not the religious organization) to make the improvements;
  - c. the leased structure will be used exclusively for secular purposes available to all persons regardless of religion;
  - d. the lease payments paid to the primarily religious organization do not exceed the fair market rent for the structure before the renovation, rehabilitation or conversion was done;
  - e. the portion of the cost of any improvements that benefit any unleased portion of the structure will be allocated to and paid for by the religious organization; and

- f. the primarily religious organization agrees that if the recipient does not retain the use of the leased premises for wholly secular purposes for the useful life of the improvements, the primarily religious organization will pay an amount equal to the residual value of the improvements to the state.
3. **ASSISTANCE TO A WHOLLY SECULAR PRIVATE NONPROFIT ORGANIZATION ESTABLISHED BY A PRIMARILY RELIGIOUS ORGANIZATION:** a primarily religious organization may establish a wholly secular private nonprofit organization to serve as a recipient. The secular organization may be eligible to receive all forms of ESG assistance.

If this is done, the following provisions apply:

- a. the secular organization must agree to provide shelter and other eligible activities in a manner that is free from religious influences and in accordance with the ESG program guidelines;
- b. the secular organization may enter into a contract with the religious organization to provide supportive services or undertake homeless prevention activities for the project.

In such a case, the religious organization must agree in the contract to carry-out its contractual responsibilities in a manner free from religious influences and in accordance with ESG program guidelines;

- c. the State will not require the religious organization to establish the secular organization before the selection of its proposal. In such a case, the religious organization may apply on behalf of the secular organization. The proposal will be reviewed on the basis of the religious organization's financial responsibility and capacity, and its commitment to provide appropriate resources to the secular organization after formation.

## **H. PROGRAM REQUIREMENTS**

The grantee and any provider must certify that they will comply with the following:

### **1. USE AS AN EMERGENCY SHELTER:**

- a. any building for which Emergency Shelter funds are used for renovation must be maintained as a shelter for not less than a three-year period, or for not less than a ten-year period if the grant amounts are used for major rehabilitation or conversion of the building.
- b. using Emergency Shelter Grant funds for shelter operations (maintenance, supplies, insurance, utilities, etc.), or provision of supportive services, requires that homeless assistance be provided for the duration of the grant without regard to a particular site or structure as long as the same general population is

served. The "same general population" means either the same types of homeless persons originally served or persons in the same geographic area.

- c. using ESG amounts for homeless prevention does not trigger any period of use requirements.
- d. in calculating the applicable periods, the time begins when:
  - 1) in the case of a building that was not operated as an emergency shelter for the homeless before the receipt of grant funds, on the date of initial occupancy as an emergency shelter for the homeless; or
  - 2) in the case of a building that was operated as an emergency shelter for the homeless before receipt of grant funds, on the date grant funds are first obligated to the shelter.

**2. BUILDING STANDARDS:** any building, in which grant funds are used, must meet the local government standards of being safe and in sanitary condition. Written certification to that effect will be required.

**3. USE OF COMMERCIAL FACILITIES FOR SHELTER:** if grant funds are used to provide emergency shelter for the homeless in hotels, motels, or other commercial facilities providing transient housing, it is necessary that:

- a. the living space will be rented at substantially less than the daily room rate otherwise charged by the facility; and
- b. the use of such commercial facilities provides the most cost-effective means for providing emergency shelter for the homeless in the local area.

**4. CONFIDENTIALITY:** any shelter, funded with ESG monies, that serves victims of domestic violence, will have procedures in place to ensure the confidentiality of clients.

**5. INVOLVEMENT OF HOMELESS:** consistent with 42 U.S.C. 11375 (c)(7), as added by Section 1402(b) of the Housing and Community Development Act of 1992, subrecipients are required to involve, to the maximum extent practical, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities.

## **6. ADDITIONAL FEDERAL REQUIREMENTS**

### **a. NONDISCRIMINATION AND EQUAL OPPORTUNITY:**

- 1) the requirements of the Fair Housing Act and implementing regulations 24 CFR Part 100; Executive Order 11063 and implementing regulations 24 CFR Part 107; and Title VI of the Civil Rights Act of 1964 and implementing regulations issued in 24 CFR Part 1;

- 2) the prohibitions against discrimination of the basis of age under the Age Discrimination Act of 1975 and implementing regulations 24 CFR Part 146 and the prohibitions against discrimination against otherwise qualified individuals with handicaps under Section 504 of the Rehabilitation Act of 1973 and the Fair Housing Amendments Act of 1988.
  - 3) Executive Order 1 1246 and the regulations issued under the order 41 CFR Chapter 60;
  - 4) Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u);
  - 5) Executive Order 11625, 12432, and 12138. Consistent with HUD's responsibilities under these orders, the grantee and provider must make efforts to ensure the use of minority and women's business enterprises in connection with the activities funded by the grant; and
  - 6) make known that use of the facilities and services is available to all on a nondiscriminatory basis. Where the outlets that a grantee or recipient intends to use to make known the availability of such facilities and services are unlikely to reach persons with handicaps or persons of any particular race, color, religion, sex, age or national origin within their service area who may qualify for them, the recipient or grantee must establish additional procedures that will ensure that these persons are made aware of the facilities and services.
- b. APPLICABILITY OF OMB CIRCULARS:** the policies, guidelines, and requirements of OMB Circular A-87, A-102, and A-128 relate to local units of government, and A-122, and A-133 relate to private nonprofit organizations.
- c. LEAD BASED PAINT:** the requirement, as applicable, of the Lead Based Paint Poisoning Prevention Act (42 U.S.C. 4821-4846) and 24 CFR Part 35.
- In addition, treatment of defective paint surfaces must be performed before final inspection and approval of any grant funding renovation, rehabilitation, or conversion activities; and appropriate action must be taken to protect shelter occupants from the hazards associated with lead-based paint abatement procedures.
- d. CONFLICT OF INTEREST:** in addition to the provisions of OMB Circulars A-102 and A-133, no person (a) who is an employee, agent, consultant, officer, or elected or appointed official of the grantee, State, or nonprofit organization (or any designated public agency) that receives grant funds and who exercises or has exercised any functions or responsibilities with respect to assisted activities or (b) who is in a position to participate in a decision-making process or gain inside information with regard to such activities, or have an interest in any contract, subcontract, or agreement with respect thereto, or the proceeds thereunder, either for him or herself or those with whom he or she has family or business ties, during his or her tenure or for one year thereafter.

- e. **USE OF DEBARRED, SUSPENDED, OR INELIGIBLE CONTRACTORS:** the provisions of 24 CFR Part 24 relating to the employment, engagement of services, awarding of contracts, or funding of any contracts or subcontracts during any period of debarment, suspension, or placement in ineligibility status.
- f. **FLOOD INSURANCE:** no site proposed for renovation, major rehabilitation, or conversion of a building to be assisted under this part, other than amounts allocated to states, may be located in an area that has been identified by the Federal Emergency Management Agency (FEMA) as having special flood hazards, unless the community in which the area is situated is participating in the National Flood Insurance Program and the regulations thereunder (44 CFR 59-79) or less than a year has passed since FEMA notification regarding such hazards, and the grantee will ensure that flood insurance on the structure is obtained in compliance with Section 102(a) of the Flood disaster Protection Act of 1973 (42 U.S.C. 4001).
- g. **DRUG-FREE FACILITY:** the grantee will administer, in good faith, a policy designed to ensure that the homeless facility is free from any illegal use, possession, or distribution of drugs or alcohol by its beneficiaries.
- h. **DRUG-FREE WORKPLACE ACT OF 1988:** each grantee is required to certify that it (and its recipients) will maintain a drug-free workplace in accordance with the requirements of 24 CFR Part 24, Subpart F.
- 6. **PERFORMANCE REPORTS:** the grantee and any service provider must prepare and submit to the State, on a semi-annual basis, a performance report which must include a summary of expenditures, and activities provided during that period. These reports are due ten (10) days after the end of the period .
- 7. **RECORD KEEPING:** the grantee and all providers must maintain for a three year period records necessary to document compliance with grant rules and regulations. This three year period begins the day after the end of the grant period.
- 8. **APPROVED USE OF FUNDS:** funds used under this grant can only be used in the manner approved by the state as outline in the proposal.
- 9. **ENVIRONMENTAL STANDARDS:** no renovation, major rehabilitation, or conversion activity funded under this part will:
  - a. involve adverse alterations to a property that is listed on the National Register of Historic places, is located in an historic district or is immediately adjacent to a property that is listed on the Register, or is deemed by the State historic Preservation officer to be eligible for listing on the Register;
  - b. take place in any 100-year flood-plain;

- c. jeopardize the continued existence of an endangered or threatened species as designated by the Department of the Interior (Fish and Wildlife Service) or the Department of Commerce (National Marine Fisheries Service), or affect the critical habitat of such a species; and
- d. be inconsistent with HUD environmental standards in 24 CFR Part 50.

## **10. RELOCATION AND ACQUISITION**

- a. **MINIMIZING DISPLACEMENT:** grantees and recipients must assure that they will take all reasonable steps to minimize the displacement of persons (families, individuals, businesses, nonprofit organizations, and farms) as a result of a project assisted by the ESG program.
  - b. **RELOCATION ASSISTANCE FOR DISPLACED PERSONS:** a displaced person must be provided relocation assistance at the levels described in and in accordance with 49 CFR Part 24, which contains the government-wide regulations implementing the Uniform Relocation Assistance (URA) and Real Property Acquisition Policies Act of 1970.
  - c. **REAL PROPERTY ACQUISITION REQUIREMENTS:** the acquisition of real property for a project with ESG funds is not allowable.
  - d. **RESPONSIBILITY OF GRANTEES AND RECIPIENTS:** each grantee and recipient must assure that it will comply with the URA, the regulations at 49 CFR part 24, and the requirements of this section. The cost of assistance required by this section may be paid from local public funds, ESG funds, or funds available from other sources.
  - e. **APPEALS:** a person who disagrees with the grantee's or recipients determination concerning a payment or other assistance required by this section may file a written appeal of that determination with the grantee or recipient.
- 11. LEGAL AUTHORITY:** the grantee/service provider must ensure that it possesses the legal authority to carry-out emergency shelter grant activities. The State also requires the grantee to be in good standing with Indiana's Secretary of State prior to processing of a contract.
- 12. FINANCIAL MANAGEMENT:** fiscal controls and fund accounting procedures will be established, as may be necessary, to assure the proper disbursement of, and accounting for, grant funds provided, including procedures for monitoring the assistance provided under this grant.
- 13. RECOUPMENT:** the grantee must repay the State any amount found not to have been expended in accordance with the rules and regulations of this grant.

## **I. SANCTIONS**

If the State determines that a grantee is not complying with the requirements of this program, the State may use any of the following sanctions, as appropriate:

1. issue a warning letter indicating that further failure to comply with such requirements will result in a more serious sanction;
2. direct the grantee to stop incurring costs against the grant;
3. require that some of the grant be remitted to the State;
4. reduce the level of funds that the grantee would otherwise be entitled to receive; or
5. elect not to provide further grant funds to the grantee until appropriate actions are taken to ensure compliance.

## **J. APPEAL PROCEDURE**

1. The State has established an appeal procedure pursuant to the Indiana Administrative Orders and Procedures Act (Ind. Code 4-21.5- 1 -1 et seq.) to resolve substantive issues related to funding and contractual decisions.
2. If a grantee, provider, or organization desires a hearing, it must file a written request for a hearing with the State within 15 days following its receipt of notice of the adverse action, Ind. Code 4-21.5-3-7.
3. Upon receipt of a request for a hearing, the State will designate one or more individuals to act as an administrative law judge (Ind.Code 4-21.5-3-9). The administrative law judge shall set the time and place for the hearing and give at least 5 days written notice to all parties (Ind. Code 4-21.5-3-20).
4. The administrative law judge shall regulate the course of the hearing in an informal manner without recourse to the technical, common law rules of evidence applicable to civil actions in the courts. To the extent necessary for full disclosure of all relevant facts and issues, the administrative law judge shall afford to all parties the opportunity to respond, present evidence and argument, conduct cross-examination, and submit rebuttal evidence. (Ind. Code 4-21.5-3-25). The administrative law judge shall have the hearing recorded (Ind. Code 4-21.5-3-25). Any party may be advised or represented, at the party's own expense, by counsel or by another representative.
5. After the conclusion of the hearing, the administrative law judge shall issue a written order disposing of the preceding. After the administrative law judge issues an order, the Director of the Division of Family and Children shall

issue a final order affirming, modifying or dissolving the administrative law judge's order. (Ind. Code 4-21.5-3-29).

6. The State may terminate formal hearing procedures at any time if the State and the grantee, provider, or organization that requested the hearing negotiate a written agreement that resolves the issue(s) which led to the hearing.

## **PART 11**

### **EMERGENCY SHELTER GRANT PROPOSAL**

The Division of Family and Children will only accept applications for grant funds from:

1. counties, cities, townships, and other units of general local government; or
2. local shelters or other providers whose projects have been certified by the appropriate unit of general local government.

### **PROPOSAL REQUIREMENTS**

Cover letter from entity seeking grantee status.

Attachment 1. Grantee Cover Page

Attachment 2. Certification of Local Approval

Attachment 3. Grantee Program Narrative

Attachment 4. Applicant Profile

Attachment 5. Shelter Project Funding Summary

Attachment 6. Emergency Shelter Grant Budget Summary

Attachment 7. Grantee Assurances/Certifications

Attachment 8. Attach a copy of the Certificate of Existence from the Indiana Secretary of State's Office for your agency or a copy of the Report of Indiana Non-Profit Corporation.

Attachment 9. Proof of Entitlement City Application

Attachment 10. Agency Checklist

**ATTACHMENT I  
GRANTEE COVER PAGE**

Grantee's legal name as registered with the Indiana Secretary of  
State's Office: \_\_\_\_\_

Street Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State IN Zip: \_\_\_\_\_

Agency Director: \_\_\_\_\_

Title: \_\_\_\_\_

Agency ESG Contact: \_\_\_\_\_

Telephone: (    ) \_\_\_\_\_ (    ) \_\_\_\_\_

(800) \_\_\_\_\_ Fax: \_\_\_\_\_

Federal ID number or EIN: \_\_\_\_\_

Counties Served: \_\_\_\_\_

\_\_\_\_\_

.....

=====

**State Use Only**

1 \_\_\_\_\_

2 \_\_\_\_\_

3 \_\_\_\_\_

4 \_\_\_\_\_

5 \_\_\_\_\_

6 \_\_\_\_\_

7 \_\_\_\_\_

8 \_\_\_\_\_

9 \_\_\_\_\_

Budget \_\_\_\_\_

Match \_\_\_\_\_

Rules \_\_\_\_\_

City ESG \_\_\_\_\_

**ATTACHMENT 2**  
**EMERGENCY SHELTER GRANT PROGRAM**  
**CERTIFICATION OF LOCAL APPROVAL FOR NONPROFIT ORGANIZATIONS**

\_\_\_\_\_  
Name and Title  
duly authorized to act on behalf of the

\_\_\_\_\_  
Name of Jurisdiction  
hereby approve the following project(s) proposed by

\_\_\_\_\_  
Name of Nonprofit  
which is (are) to be located in

\_\_\_\_\_  
Name of Jurisdiction

Comments:\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

BY:

\_\_\_\_\_  
Typed Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## GRANTEE PROGRAM NARRATIVE

- Appendix G:  
1999 Program Descriptions and Allocation Plan  
Page 55

## GRANTEE PROGRAM NARRATIVE

3. Describe the role of volunteers in your organization and how they are recruited.

4. Describe your organization's formal process for terminating the assistance of individuals or families who violate house rules or other program requirements. (Attach a copy of the rules and termination provisions which are made available to clients.)

## ATTACHMENT 4

### APPLICANT PROFILE

All data provided below, should be an unduplicated count. For example, if John Jones is sheltered in January, June and December, he is counted only once.

1. Type of Agency -Check all that apply.

\_\_\_\_\_ General Private Nonprofit  
\_\_\_\_\_ Religious Organization  
\_\_\_\_\_ Rescue Mission  
\_\_\_\_\_ Shelter -Overnight Daycenter

2. Indicate how many persons in the following categories were served by your shelter/facility during 1998 (Jan -Dec).

Unaccompanied Men	_____
Unaccompanied Women	_____
Unaccompanied Female youth (under 18)	_____
Unaccompanied Male youth (under 18)	_____
Single Parent Families	_____
Two Parent Families	_____
Adult Couples without Children	_____

3. Of the above singles/families served in #2 above, estimate the number of persons who were:

African-American	_____	Asian	_____	White	_____
American Indiana	_____	Hispanic	_____	Other	_____

4. Of the above singles/families served in #2 above, estimate the average number of persons assisted.

Day \_\_\_\_\_ Night \_\_\_\_\_

5. Shelters

- a. If your operation is a shelter, what is the average number of days per stay?

Families \_\_\_\_\_ Singles \_\_\_\_\_

- b. Is your shelter available

Year-round \_\_\_\_\_ Seasonal \_\_\_\_\_

- c. Is your shelter operated by

Paid Staff \_\_\_\_\_ Volunteers \_\_\_\_\_

6. List any eligibility requirements your agency requires of clients.

---

---

7. How many years has your operation been providing shelter to the homeless?

---

---

8. Direct Services Provided -Check all that apply.

Health Care

- ☐ Drug/Alcohol Abuse
- ☐ Mental Health
- ☐ Physical Health
- ☐ Pre-natal
- ☐ Other -Specify

Nutrition

- ☐ Congregate Meals
- ☐ Food Pantry
- ☐ Food Vouchers
- ☐ Women/Infant Children (WIC)
- ☐ Other -Specify

Shelter

- ☐ Emergency Lodging -Maximum Capacity
- ☐ Rent/Mortgage Assistance
- ☐ Temporary Commercial Lodging
- ☐ Transitional -Maximum Capacity
- ☐ Utility Assistance

Other

- ☐ Adult Education
- ☐ Cash/Loan Assistance
- ☐ Client Advocacy
- ☐ Clothing Bank
- ☐ Counseling
- ☐ Crisis Intervention
- ☐ Daycare
- ☐ Employment and Training
- ☐ Information and Referral
- ☐ Transportation
- ☐ Other -Specify

9. How many homeless individuals did you turn away during 1995?

Individuals: \_\_\_\_\_ Families: \_\_\_\_\_

**ATTACHMENT 5**  
**GRANTEE PROJECT FUNDING SUMMARY**

GRANTEE NAME \_\_\_\_\_

## **ATTACHMENT 6**

### **Emergency Shelter Grant Budget Summary**

INSERT COPY WITH INSTRUCTIONS

## INSTRUCTIONS

**INSERT NARRATIVE**

## INSERT NARRATIVE INSTRUCTIONS

## ATTACHMENT 7

### GRANTEE ASSURANCES/CERTIFICATIONS

GRANTEE: \_\_\_\_\_

The Grantee agrees to comply with the following federal regulatory requirements:

1. The requirements of 24 CFR 576.21(a)(4)(ii) which provide that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services meet the following standards:
  - A. that the inability of the family to make the required payments must be the result of a sudden reduction in income;
  - B. that the assistance must be necessary to avoid eviction of the family or termination of the services to the family;
  - C. that there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and
  - D. that the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
2. The requirements of 24 CFR 576.51(b)(2)(iii) concerning the submission by nonprofit organizations applying for funding of a certification of approval of the proposed project(s) from the unit of local government in which the proposed project is located.
3. The requirements of 24 CFR 576.51(b)(2)(v) concerning the funding of emergency shelter in hotels or motels or commercial facilities providing transient housing.
4. The requirements of 24 CFR 576.73 concerning the continued use of buildings for which Emergency Shelter Grant funds are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services, concerning the population to be served.
5. The building standards requirements of 24 CFR 576.75;
6. The requirements of 24 CFR 576.77, concerning assistance to the homeless; and
7. The requirements of 24 CFR 576.79, other appropriate provisions of 24 CFR Part 576, and other applicable Federal law concerning nondiscrimination and equal opportunity.
8. The requirements of 24 CFR 576.80 concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.

9. The requirements of 24 CFR 576.80 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
10. The requirement of the national Affordable Housing Act (Pub. L. 101-625, November 28, 1990) contained in Section 832(e)(2)(C) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the Emergency Shelter Grants Program and "disclose the address or location of any family violence shelter project assisted" under the Emergency Shelter Grants Program "will, except with written authorization of the person or persons responsible for the operation of such shelter, not be made public."
11. The requirement that recipients involve, to the maximum extent practicable, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities (42 U.S.C. 11375(c)(7), as added by Section 1402(b) of the Housing and Community Development Act of 1992).
12. The requirement that termination of assistance to any individual or family be in accordance with a formal process established by the recipient that recognizes the rights of individuals affected. (Added by Section 1402(d) of the Housing and Community Development Act of 1992.)

I certify that this agency/grantee will comply with the above, and all other relevant rules, regulations, assurances, policies, procedures, guides, manuals, and any amendments thereto which the State deems necessary to achieve the objectives of the Emergency Shelter Grant Program. Further, I hereby certify that all of the information within the Emergency Shelter Grant Program Proposal is true, correct and accurately reflects the services to be delivered within the grant period.

---

Typed name and title

---

Signature

---

Date

## **ATTACHMENT 8**

### **CERTIFICATE OF EXISTENCE**

Attach, behind this page, a copy of the Certificate of Existence, from the Indiana Secretary of State's Office for your agency or a copy of the **1994 or 1995** Report of Indiana Non-Profit Corporation, State Form **2423**, Corporation Form **121**. If you are enclosing a copy of the Certificate of Existence, it must be dated January 1, 1995 or after.

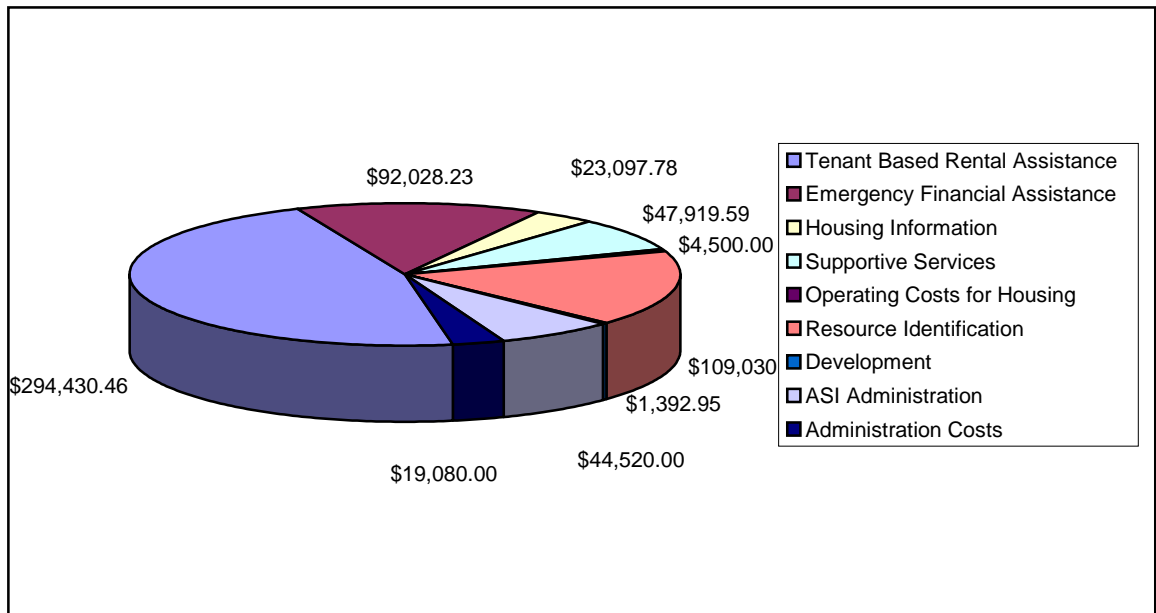
## ATTACHMENT 9

### AGENCY CHECKLIST

- \_\_\_\_\_ 1. Attachment 1, Grantee Cover Page, has been completed.
- \_\_\_\_\_ 2. Attachment 2, Certification of Local Approval, has been completed.
  - \_\_\_\_\_ a. The original has been enclosed.
  - \_\_\_\_\_ b. An appropriate official of local government has signed and dated the document.
- \_\_\_\_\_ 3. Attachment 3, Grantee Program Narrative, has been completed
  - \_\_\_\_\_ a. A copy of your agency's rules and termination provisions have been attached behind Page 23, as requested in question #4.
- \_\_\_\_\_ 4. Attachment 4, Applicant Profile, has been completed.
  - \_\_\_\_\_ a. Demographic information is reflective of January through December, 1995.
- \_\_\_\_\_ 5. Attachment 5, Shelter Project Funding Summary, has been completed.
  - \_\_\_\_\_ a. All Emergency Shelter Grant funds awarded in calendar year 1995 are indicated on either line 1 or 2.
  - \_\_\_\_\_ b. All funds for the project have been disclosed.
- \_\_\_\_\_ 6. Attachment 6, Emergency Shelter Grant budget form, has been completed.
  - \_\_\_\_\_ a. An signature has been obtained. The original has been inserted into the packet.
  - \_\_\_\_\_ b. The total amount of Match equals or exceeds the amount of the "Total Budget".
  - \_\_\_\_\_ c. "Total Budget" does not include any of the Match funds and "Total Match" Budget does not include any of the "Total Budget" funds.
  - \_\_\_\_\_ d. The "Total Budget" has been correctly summed.
- \_\_\_\_\_ 7. Attachment 6, Financial Narrative, has been completed.
  - \_\_\_\_\_ a. Each subtotal has been calculated.
  - \_\_\_\_\_ b. Each subtotal matches the corresponding line on the budget form, Page 27.
  - \_\_\_\_\_ c. Each "Other Cost" category has been specified.
  - \_\_\_\_\_ d. Each "Equipment" item (see definition of equipment) has been specified under Operations. No piece of equipment listed is valued at \$5,000 or more.
  - \_\_\_\_\_ e. The amount entered for shelter staff does not exceed 10% of the total amount of Emergency Shelter Grant funds requested.
- \_\_\_\_\_ 8. Attachment 7, Grantee Assurances/Certifications, has been completed.
  - \_\_\_\_\_ a. The signed original has been inserted into the packet.
- \_\_\_\_\_ 9. Attachment 8, Certificate of Existence or Report of Indiana Non-Profit Corporation, has been enclosed behind Page 33.
- \_\_\_\_\_ 10. Attachment 9, Proof Entitlement City Application, has been completed.

## **1999 HOPWA Allocation Plan**

<b><i>Line Item</i></b>	<b><i>Funding Amount</i></b>
<b><u>Regional Allocation</u></b>	
Tenant Based Rental Assistance	\$294,430.46
Emergency Financial Assistance	\$92,028.23
Housing Information	\$23,097.78
Supportive Services	\$47,919.59
Operating Costs for Housing	\$4,500.00
Resource Identification	\$1,000.00
Development	\$1,392.95
 <b><u>AIDServe Indiana, Inc.</u></b>	
Administration Costs	\$44,520.00
Resource Identification	\$108,030.99
<i>(Technical Assistance, Capacity Building and Program Delivery)</i>	
 <b><u>ISDH</u></b>	
Administration Costs	\$19,080.00
<b>TOTAL</b>	<b>\$636,000.00</b>



## Indiana State Department of Health

### **AIDServe Indiana, Inc. Housing Continuum Services 1999 Funding Application Package**

AIDServe Indiana, Inc. (ASI) Housing Continuum Services Program announces the availability of \$722,367.00 to be allocated by formula for programs providing housing and related supportive services through its Services Division. Sources of funding include the U.S. Department of Housing and Urban Development's (HUD) Housing Opportunities for People with AIDS (HOPWA) program, the U.S. Department of Health and Human Services' Ryan White Title II program, available food and nutrition programming funding, and private financial assistance. Contracted agencies will be notified as funding becomes available. Agencies are responsible for financial sustention of programming until funding release date.

Funding will be available for expenditure as AIDServe Indiana, Inc. executes contracts with its funders. The U.S. Department of Health and Human Services' Ryan White Title II funding may be available as early as April 1, 1999, while the U.S. Department of Housing and Urban Development's (HUD) Housing Opportunities for People with AIDS (HOPWA) program funding and private financial assistance are targeted for release in July 1999. Regions will be notified as funding becomes available. Agencies are responsible for fiscal sustention of programming until funding is released.

To be eligible for review, submit one original application (see end section of booklet) and five copies to the AIDServe Indiana, Inc. office by 5:00 p.m. (Indianapolis Time), April 19, 1999. With the anticipated release of Ryan White Title II funding on April 1, 1999, regions will be able to submit claims retroactive to April 1, 1999 (assuming funding is released by this date).

Faxed copies of the application will not be accepted. The application Package is available on the enclosed disk in Microsoft Word 6.0. Only submit a hard copy application, electronic applications will not be accepted. The availability of the application on disk is simply for your convenience in completion of the application.

Submit completed applications to:

AIDServe Indiana, Inc.  
Housing Continuum Service Program  
3951 North Meridian Street, Suite 101  
Indianapolis, IN 46208-4011.  
Attention: Michelle Bartz

For further information, please contact Michelle Bartz, Housing Continuum Services Program Director at AIDServe Indiana, Inc. at 317.920.7755, 800.848.AIDS, or mbartz@aidserve.org for further information or to set up an appointment to discuss a project proposal.

## **Introduction**

AIDServe Indiana, Inc., Services Division continues to focus on investing in the self-sufficiency of local HIV/AIDS service providers to meet the housing and service needs of their clients through increasing resources, education, training, networking, and support. To further increase the capacity and responsiveness of care coordination regions to local housing and supportive services needs, AIDServe Indiana, Inc. is pleased to allocate \$722,367.00 in 1999 funding on a formula basis to care coordination regions. Regions will have the flexibility to choose from a wide variety of eligible activities to create programs tailored to local needs.

## **Sources of Funding**

There are four sources of funding available through this application.

1. \$157,998.00 Ryan White Title II Supportive Services
2. \$464,369.00 Housing Opportunities for Persons with AIDS, exclusive of Marion county
3. \$100,000.00 AIDS Walk Direct Emergency Financial Assistance
4. Food and nutrition programming

## **Formula Allocation Method**

On August 5, 1997, Indiana Cares conducted a statewide conference call to gain input from care coordination providers, consumers, and representatives from the Indiana State Department of Health, Division of HIV/STD as to the best way to re-allocate HOPWA formula funding. Indiana Cares extended invitations to participate in the conference call to approximately 40 people, including all ISDH funded care coordination sites outside of the Indianapolis metropolitan area. Twelve people, including two members of the Consumer Advisory Board, chose to participate in the call. The call participants made it clear that the preferred method for re-allocating the funding would be to use the formula for TBHA and DEFA allocation. However, it was also clear from the call the regions preferred to decide on the best use of the funding dependent upon the needs of their region. Thus, AIDServe Indiana, Inc. has decided to use the formula distribution method for all available funding.

The formula method of distribution has proven successful for the state regarding Housing Continuum Services funding. It provides an objective method of allocating funding based on epidemiological data, poverty level, housing cost level, and total population. The formula is updated at each use with the most recent data available.

## **1999 Formula Allocation Results**

For the 1999 funding allocation, AIDServe Indiana, Inc. applied the formula to determine the financial allocation for each region. We determined the local budgets by developing a "crisis" factor for each county. The crisis factors sum to 100% for 83 Indiana counties eligible for HOPWA funding, and for 92 counties eligible for Ryan White, AIDS Walk DEFA, and food and nutrition funding. We then applied each county's factor against the entire amount of funds available. This produced a lump sum of funds applicable to each

county. We then added together the amounts for each county in a particular care region to develop the regional budgets.

Based on service provider feedback we used the following county-level data to determine a crisis factor for each county: Number of current HIV/AIDS infection, number of people at 200% of poverty as a percent of total population, total county population, county fair market rent values, and cumulative HIV/AIDS infection rates.

AIDServe Indiana, Inc. will weigh the statistics as follows: fair market rent values - 5%, number of people at 200% of poverty as a percent of population - 30%, current HIV/AIDS infection - 45%, total county population - 15%, cumulative HIV/AIDS infection - 5%.

The regional budget outcomes are listed below:

<u>Region Name</u>	<u>No.</u>	<u>HOPWA</u>	<u>DEFA</u>	<u>Ryan White</u>	<u>Total Funding</u>
Lake	1	\$92,391.15	\$12,383.67	\$19,565.95	\$124,340.77
St. Joseph	2	\$67,278.26	\$9,310.32	\$14,710.11	\$91,298.69
Allen	3	\$59,387.86	\$8,579.73	\$13,555.80	\$81,523.39
Tippecanoe	4	\$29,027.47	\$4,148.18	\$6,554.05	\$39,729.70
Howard	5	\$17,016.06	\$2,489.20	\$3,932.89	\$23,438.15
Delaware	6	\$26,980.73	\$3,771.37	\$5,958.68	\$36,710.78
Vigo	7	\$32,480.80	\$4,254.11	\$6,721.40	\$43,456.31
Marion	8	\$0.00	\$35,294.26	\$55,764.22	\$91,058.48
Wayne	9	\$25,002.26	\$3,540.85	\$5,594.48	\$34,137.59
Monroe	10	\$33,976.40	\$4,798.77	\$7,581.95	\$46,357.12
Clark	11	\$36,445.95	\$5,237.87	\$8,275.73	\$49,959.55
Vanderburgh	12	\$44,382.06	\$6,191.68	\$9,782.73	\$60,356.47
<b>TOTAL</b>		<b>\$464,369.00</b>	<b>\$100,000.00</b>	<b>\$157,998.00</b>	<b>\$722,367.00</b>

### **Eligible Funding Recipients**

Funds may be allocated to various organizations within a region. Eligible funds recipients include:

#### **1. Not-for-profit Organizations**

Eligible not-for-profits include any nonprofit organization that

- a. Is organized under State or local laws;
- b. Has no part of its net earnings inuring to the benefit of any members, founder, contributor, or individual;
- c. Has a functioning accounting system that is operated in accordance with generally accepted accounting principals, or has designated an entity that will maintain such an accounting system; and
- d. Has among its purposes significant activities related to providing services or housing to persons with HIV/AIDS or related diseases. (Organizations that do not meet this specification may affiliate with a local HIV/AIDS service provider for the purposes of submitting an application.)

AIDServe Indiana will require not-for-profits to submit proof of applicable state and federal tax-exempt status.

2. Local Units of Government
3. Governmental and Quasi-Governmental Housing Agencies, including Regional Plan Commissions
4. Primarily Religious Organizations with Limitations on Operations and Eligible Activities. (Call AIDServe Indiana, Inc. for a copy of the regulation)
5. Wholly Secular Nonprofit Organizations Established by Primarily Religious Organizations with Limitations on Operations and Eligible Activities. (Call AIDServe Indiana, Inc. for a copy of the regulation)

Special Note: All applicants must demonstrate alliances with HIV/AIDS service organizations or other case management providers who are Medicaid certified to serve people with HIV/AIDS. Please call AIDServe Indiana, Inc. for lists of eligible providers.

### **Eligible Funding Activities**

#### **1. Housing Opportunities for Persons with AIDS (HOPWA)**

Funding provides for a broad range of eligible activities. Following are the activities towards which regions can choose to direct their funds. For a more detailed discussion of each eligible activity and regulatory requirements not listed here, contact AIDServe Indiana, Inc. for discussion and a copy of the HOPWA regulation. HOPWA funding is projected to be released in July 1999.

Direct Emergency Financial Assistance (DEFA) - short term rent, mortgagor and utility payments to prevent the homelessness of the tenant or mortgagor of a dwelling. Additional DEFA dollars are also available through AIDS Walk funding (see AIDS Walk DEFA below)

Tenant Based Housing Assistance (TBHA) - long term housing assistance payments to make housing affordable for the tenant or mortgagor of a dwelling.

Project Based Housing Assistance - long term rental assistance payments to make particular housing units affordable and available to low-income people with HIV/AIDS.

Housing Development - cost associated with the acquisition, new construction, rehabilitation, or long-term lease of affordable, accessible, housing units. The compliance period for units developed with HOPWA funding is a minimum of ten years. Funds may also be used to make existing units accessible to people with disabilities. Please note the HOPWA regulation contains further requirement regarding construction projects. AIDServe Indiana will also require the completion of a multi-family development package as part of the application. Contact AIDServe Indiana for a copy of the regulation and additional application materials.

Supportive Services - services including, but not limited to, health, mental health, assessment, permanent housing placement, drug and alcohol abuse treatment and counseling, day care, personal assistance, nutritional services, and intensive care when required. However, the state will not accept proposals to provide supportive services for which other federal or state assistance is available. For example, given the substantial increase in care coordination funds, the state will not accept proposals for additional care coordination funding with the exception of care coordination targeted specifically at addressing housing issues.

Housing Information Services - services including, but not limited to, counseling, information, and referral services to assist eligible persons to locate, acquire, finance, and maintain housing. This may also include fair housing counseling for eligible persons who may encounter discrimination on the basis of race, color, religion, sex, age, national origin, familial status, or handicap.

Resource Identification Services - services to establish, coordinate, and develop housing resources for eligible persons (including preliminary research and making expenditures necessary to determine the feasibility of specific housing-related initiatives.)

Technical Assistance - services to establish and operate a community residence, including planning and other pre-development or pre-construction expenses and including, but not limited to, costs relating to community outreach and education activities regarding AIDS or related diseases for persons residing in proximity of the community residence.

Operating Costs for Housing - services including maintenance, security, operation, insurance, utilities, furnishings, equipment, supplies, and other incidental costs.

## 2. AIDS Walk Direct Emergency Financial Assistance (DEFA)

Funding provides for the emergency assistance needs of people living with HIV disease and their families. Only HIV+ individuals who are working with a sanctioned care coordinator are eligible to apply for AIDS Walk DEFA. Regions should target to utilize funding on non-housing related activities while HOPWA DEFA funding is available. Following are the activities towards which regions can choose to direct their funds. AIDS Walk DEFA is projected to be released with the release of HOPWA funding in July 1999.

Emergency Housing Assistance - regions can pay housing related expenses that prevent the homelessness of the client. This includes rent, mortgage, security deposits, utilities, emergency shelter costs.

Medical Assistance - regions can pay for medically necessary costs that are specifically related to HIV treatment, primary care, and emergency services. This includes office visits, hospital costs, treatments and prescriptions.

Incidentals - regions can pay for emergency clothing requests, household items, etc. Previous requests that have been approved by regional DEFA committees under this category include car repairs; bus tickets; payment of a bill that was not housing or medical

related. We recommend that regions use discretion and create a specific policy that details what are acceptable "incidental" requests.

### 3. Ryan White Title II Supportive Services

Funding provides for the direct supportive service assistance needs of people living with HIV disease. Following are the activities towards which regions can choose to direct their funds. For a more detailed discussion of each eligible activity and regulatory requirements not listed here, contact AIDServe Indiana, Inc. for discussion and a copy of the Ryan White regulation. Ryan White Title II funding is projected to be released in April 1999.

Ryan White funds are to be used to improve the quality, availability and organization of direct client support services. The state will not accept proposals to provide supportive services for which other federal or state assistance is available. For example, with the existence of the Early Intervention Program (EIP), AIDS Drug Assistance Program (ADAP) and the Health Insurance Access Program (HIAP) the state will not accept proposals to pay for drugs, medical visits, lab fees, etc.

Wellness - Ryan White funds can be used to provide wellness activities to people living with HIV/AIDS. Activities include nutrition counseling, aerobics classes, etc.

Food and Nutrition - regions can develop programs that address the food and nutrition needs of their clients. Eligible activities include funding food pantries, providing food vouchers, hiring a nutritionist or dietitian to serve clients, etc.

Job Training - in response to the growing numbers of people living with HIV/AIDS re-entering the workforce or requesting training programs to update skills funds can be used to create a job training program for clients. Elements of training programs may include resume preparation, interviewing, computer skills, etc.

Transportation - regions can designate Ryan White funds to provide transportation assistance to people living with HIV/AIDS in their regions. Eligible activities include providing mileage reimbursement to volunteer drivers, providing cab vouchers and bus tickets. Other activities include purchasing a vehicle specifically for the use of transporting clients to appointments, shopping and other errands.

Home Maintenance - programs that assist people living with HIV/AIDS with the physical maintenance of their home, i.e. using funds to pay for a volunteer cleaning program, coordinating with Congregational based CARE teams to provide cleaning supplies, etc.

ChildCare - regions can create childcare programs for people living with HIV/AIDS as they return to work, school or meet medical and other appointments.

### 4. Food and Nutrition Programming

Food and nutrition funding provides support for food and nutritional support for people living with HIV disease. Funding is eligible under Housing Opportunities for Persons with AIDS (HOPWA) and Ryan White Title II Supportive Services. For a more detailed

discussion of each eligible activity and regulatory requirements not listed here, contact AIDServe Indiana, Inc. for discussion. Throughout the program year, additional dollars may come available to supplement food and nutrition programming. Agencies will be notified and given the opportunity for application if and when these dollars become available.

Emergency Food Assistance - the emergency purchase of food or providing food vouchers to people living with HIV/AIDS

Food Bank - purchasing food or equipment to stock a food bank or food pantry. The fees associated with membership in local food banks would also be an eligible activity

Nutrition Counseling - securing the services of a licensed dietitian or nutritionist to do meal planning and nutrition counseling with clients; education on how certain foods impact the immune system; training on meal planning with specific medications. Funding could also be used to provide training on nutrition and HIV/AIDS for dietitians and nutritionists.

### **Income Guidelines for Client Accessibility of Funding**

#### **Housing Opportunities for Persons with AIDS (HOPWA)**

Funding is targeted to low and moderate income individuals and households in which at least one member of the household is a person living with HIV/AIDS.

Funding can be used to provide housing and supportive services opportunities for any individual affected by HIV/AIDS and his/her household whose income is less than or equal to 80.0% of the median income for the area (considered to be low to moderate in income), as determined by the Department of Housing and Urban Development (HUD). Adjustments are made for smaller and larger families. Contact AIDServe Indiana, Inc. for a copy of the HUD income limits by county.

#### **Ryan White Title II Supportive Services**

Ryan White funding is also targeted to low and moderate income individuals and households in which at least one member of the household is a person living with HIV/AIDS.

Ryan White funds must serve consumers at or below 300% of federal poverty guidelines.

#### **AIDS Walk Direct Emergency Financial Assistance (DEFA)**

Funds are not subject to income regulations. Regions can provide assistance to any individual or household living with HIV/AIDS. However, in order to ensure that services are reaching people with the greatest need and minimal resources regions may establish income limits using either poverty guidelines or the HUD income limits. AIDServe Indiana, Inc. requires a copy of the regional income limits for our files.

Please contact AIDServe Indiana for copies of the federal poverty and HUD income guidelines, if needed.

### **Regional Community Planning Process**

Funding will be distributed to the region based on the decisions of the regional community planning process. In addition to completing the application package, each region will jointly determine what activities and organizations funding will be supported. Each region must initiate region-wide participation in the fund distribution for programming support. The region's lead agency may coordinate the process. Participation in the decision making process should reflect community and regional demographics to the largest extent possible. Documentation of the following is required with this application:

1. Please include the process the region used to determine the use of the funding including the following:
  - a. Mailing or telephone lists used for outreach
  - b. Minutes from all planning meetings
2. The agency coordinating the planning process must outreach to and include at least the following in their regional planning process:

Indiana State Department of Health (ISDH) funded care coordination sites  
Medicaid funded care coordination sites  
HIV/AIDS Community Action Groups  
HIV/AIDS consumer organizations and persons living with HIV/AIDS  
Community Action Group (CAG) representatives  
Current HOPWA planning committee  
Other services organizations which respond to the needs of people living with HIV/AIDS

Regions also may include types of organizations that have experience in the provision of affordable housing and supportive services. Other groups that may have resources the region may access to promote client care include:

Community Action Program Agencies  
Area Agencies on Aging  
Public Housing Authorities and Section 8 Providers  
Regional Plan Commissions  
Community Development Corporations  
Local Units of Government  
Local Chambers of Commerce  
Other area health and human services providers

**Special Note:** It is not sufficient to utilize solely the existing TBHA/DEFA client selection committees, however inclusive, to decide the use of the regional funding.

3. The regional planning groups may choose their own decision making process guidelines. However, it must be clear that the process was fair and equally accessible to all participants and representatives.

### **Additional Information Required for Submission**

Depending on the proposed project, each region will be required to submit various supporting documents with the application.

#### **All Projects:**

- Application cover and narrative;
- Budget detail, including plans for additional funding either as matching dollars to ASI funding, or as the ability to sustain programming should ASI funding not be available in the future;
- Outreach mailing / telephone lists;
- Minutes of planning meetings;
- Certifications and assurances – required from each agency funding recipient;
- Letter of support from governing body of all organizations who are to receive funding through the reallocation – required to insure governing body accountability for the project.

#### **Projects Except TBHA or DEFA:**

- Support letter from local unit of government – a regulatory requirement; and
- 501(c)(3) IRS designation letter, if applicable.

#### **Housing Development Projects:**

- Environmental review required following award;
- Multi-family housing finance package -- call AIDServe Indiana for a copy;
- Commitment letters for other sources of project funding;
- Applicable site plans or drawings; and,
- Photos of project.

#### **Project Based Rental Assistance Projects:**

- Environmental review required following award;
- Multi-family housing finance package -- call AIDServe Indiana for a copy; and,
- Photos of project.

#### **Supportive Services Projects Only:**

- Proof of liability insurance -- volunteer operated programs only; and,
- Proof of full-coverage auto insurance -- transportation programs only,

### **Reporting**

The administering agency is required to provide quarterly reports to AIDServe Indiana, Inc. Report formats will be distributed with funding awards. Claim reimbursement will be held for agencies that do not submitted reports to AIDServe Indiana, Inc. on time, and in the correct format.

Each program's administering agency will be required to submit the following information:

1. Quarterly financial expenditure update with documentation.
2. Number of clients served/ units of service provided with demographics including race, gender, age, and HIV status.
3. Detailed narrative of agency activities with funding. Narrative should include projects started, completed, and attempted; community, agency, and client feedback; and "success stories" including accomplishments and client quality of life enhancement.

### **Claim Reimbursement/ Client Applications**

The AIDServe Indiana, Inc. Housing Continuum Services program processes claims to be sent to the in-house finance department weekly. Please anticipate for an average of a two (2) week turn around time on claim reimbursement.

New client applications or updates to current client payments must be received by the 15th of the month for the client to begin receiving assistance, or the adjusted assistance, the following month. Lease and housing inspections must be completed and attached to the application before the client's assistance will begin.

You must send originals only – faxes will only be accepted with prior approval.

You must send documentation with claim forms – if this is not included, your agency will experience an extended delay in processing of the claim to account for the time involved in collecting the needed documentation.

All required reporting must be current with our agency before claims will be processed.

### **Expenditure Guidelines**

AIDServe Indiana, Inc. will be implementing expenditure guidelines for agencies to follow throughout the program year. This policy will be implemented in an effort to assist and encourage agencies in expending funding consistently throughout the funding year, while avoiding rash expenditure at the end of the program. Individual program set-up will be taken into consideration as expenditure guidelines are set.

<b>1999 HOPWA Allocation Plan</b> <b>(Tentative Allocation Proposals – Final Regional Application are Due to ASI April 19,1999)</b>
--

<b>Line Item</b>	<b>Funding Amount</b>
------------------	-----------------------

Regional Allocation

Tenant Based Rental Assistance	\$294,430.46
Emergency Financial Assistance	\$92,028.23
Housing Information	\$23,097.78
Supportive Services	\$47,919.59
Operating Costs for Housing	\$4,500.00
Resource Identification	\$1,000
Development	\$1,392.95
	<b>\$464,369.01</b>

AIDServe Indiana, Inc.

Resource Identification	\$108,030.99
Administration Costs	\$44,520

ISDH

Administration Costs	\$19,080
----------------------	----------

<b>TOTAL</b>	<b>\$636,000</b>
--------------	------------------

<b>Region: Lake County, Region I</b>
--------------------------------------

**Lead Agency:**

Greater Hammond Community Services

**Counties Served:**

Lake, LaPorte, Porter

**Total Amount of HOPWA Funding Available:**

\$92,391.15

**Line Items:**

Rental Assistance	\$46,195.56
Housing Information	\$23,097.78
Supportive Services	\$16,630.40
Emergency Assistance	\$6,467.41

**Region: St. Joseph County, Region II****Lead Agency:**

AIDS Ministries/ AIDS Assist of North Indiana

**Counties Served:**

Elkhart, Fulton, Marshall, Pulaski, Starke, St. Joseph

**Total Amount of HOPWA Funding Available:**

\$67,278.26

**Line Items:**

Rental Assistance	\$34,537.86
Emergency Assistance	\$10,740.40
Supportive Services (Dual Diagnosis)	\$21,000.00
Resource Identification (Training)	\$1,000.00

**Region: Allen County, Region III****Lead Agency:**

AIDS Task Force, Inc. of Fort Wayne

**Counties Served:**

Adams, Allen, DeKalb, Huntington, LaGrange, Kosciusko, Noble, Steuben, Wabash, Wells, Whitley

**Total Amount of HOPWA Funding Available:**

\$59,387.86

**Line Items:**

Rental Assistance	\$45,387.86
Emergency Assistance	\$14,000

**Region: Tippecanoe County, Region IV****Lead Agency:**

Area 4 Agency on Aging and Community Services, Inc.

**Counties Served:**

Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White

**Total Amount of HOPWA Funding Available:**

\$29,027.47

**Line Items:**

Rental Assistance	\$20,995.55
Emergency Assistance	\$8,031.92

**Region: Delaware County, Region V****Lead Agency:**

Open Door Community Services, Inc.

**Counties Served:**

Blackford, Delaware, Grant, Jay, Randolph

**Total Amount of HOPWA Funding Available:**

\$26,980.73

**Line Items:**

Rental Assistance	\$13,240.37
Emergency Assistance	\$13,240.36
Supportive Services (Food Bank)	\$500

**Region: Howard County, Region VI****Lead Agency:**

Four County Counseling Center

**Counties Served:**

Cass, Howard, Miami, Tipton

**Total Amount of HOPWA Funding Available:**

\$17,016.06

**Line Items:**

Rental Assistance	\$14,123.32
Emergency Assistance	\$2,892.74

**Region: Marion County, Region VII****Lead Agency:**

Damien Center

**Counties Served:**

Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, Shelby

**Total Amount of HOPWA Funding Available:**

\$0.00

The Marion County Metropolitan Statistical Area is an entitlement for HOPWA funding and is ineligible to receive funding from the state's HOPWA allocation.

**Region: Vigo County, Region VIII****Lead Agency:**

Area 7 Agency on Aging and the Disabled, Inc.

**Counties Served:**

Clay, Parke, Putnam, Sullivan, Vermillion, Vigo

**Total Amount of HOPWA Funding Available:**

\$32,480.80

**Line Items:**

Rental Assistance	\$21,136.83
Operating Costs for Housing	\$2,500
Emergency Assistance	\$6,343.97
Supportive Services	\$2,500

**Region: Wayne County, Region IX****Lead Agency:**

AIDS Task Force Southeast Central Indiana

**Counties Served:**

Dearborn, Decatur, Fayette, Franklin, Henry, Ohio, Ripley, Rush, Union, Wayne

**Total Amount of HOPWA Funding Available:**

\$25,002.26

**Line Items:**

Rental Assistance	\$16,550.16
Emergency Assistance	\$5,059.15
Development	\$1,392.95
Operating Costs	\$2,000.00

**Region: Monroe County, Region X****Lead Agency:**

Community Health Services

**Counties Served:**

Bartholomew, Brown, Greene, Lawrence, Monroe, Owen

**Total Amount of HOPWA Funding Available:**

\$33,976.40

**Line Items:**

Rental Assistance	\$23,976.40
Emergency Assistance	\$10,000

**Region: Clark County, Region X1****Lead Agency:**

Clark County Health Department

**Counties Served:**

Clark, Crawford, Floyd, Harrison, Jackson, Jefferson, Jennings, Orange, Scott, Switzerland, Washington

**Total Amount of HOPWA Funding Available:**

\$36,445.95

**Line Items:**

Rental Assistance	\$25,000
Supportive Services	\$7,289.19
Emergency Assistance	\$4,156.76

**Region: Vanderburgh County, Region XII****Lead Agency:**

AIDS Resource Group of Evansville

**Counties Served:**

Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick

**Total Amount of HOPWA Funding Available:**

\$44,382.06

**Line Items:**

Rental Assistance	\$33,286.55
Emergency Assistance	\$11,095.51

## Appendix H: HUD Regulations Cross-Walk

---

This appendix refers the reader to those sections in the 1999 Consolidated Plan Update that are intended to fulfill Sections 91.300 through 91.330 of HUD's regulations governing the contents of the state-level consolidated submission for community planning and development programs. Specifically, the bold and italicized text following each subsection refers to a textual location in the Consolidated Plan Update.

### Subpart D -- State Governments; Contents of Consolidated Plan

#### Sec. 91.300 General

- (a) A complete consolidated plan consists of the information required in Secs. 91.305 through 91.330, submitted in accordance with instructions prescribed by HUD (including tables and narratives), or in such other format as jointly agreed upon by HUD and the State. ***See Appendix H, all.***
- (b) The State shall describe the lead agency or entity responsible for overseeing the development of the plan and the significant aspects of the process by which the consolidated plan was developed, the identity of the agencies, groups, organizations and others who participated in the process, and a description of the State's consultations with social service agencies and other entities. It also shall include a summary of the citizen participation process, public comments, and efforts made to broaden public participation in the development of the consolidated plan. ***See Section I and Appendix D and E, all.***

#### Sec. 91.305 Housing and homeless needs assessment

##### (a) General

The consolidated plan must describe the State's estimated housing needs projected for the ensuing five-year period. Housing data included in this portion of the plan shall be based on U.S. Census data, as provided by HUD, as updated by any properly conducted local study, or any other reliable source that the State clearly identifies and should reflect the consultation with social service agencies and other entities conducted in accordance with Sec. 91.110 and the citizen participation process conducted in accordance with Sec. 91.115. For a State seeking funding under the HOPWA program, the needs described for housing and supportive services must address the needs of persons with HIV/AIDS and their families in areas outside of eligible metropolitan statistical areas. ***See Sections III, IV, V, and Appendix A and C, all.***

## Appendix H: HUD Regulations Cross-Walk

---

### (b) Categories of persons affected

The consolidated plan shall estimate the number and type of families in need of housing assistance for extremely low-income, low-income, moderate-income, and middle-income families, for renters and owners, for elderly persons, for single persons, for large families, for persons with HIV/AIDS and their families, and for persons with disabilities. The description of housing needs shall include a discussion of the cost burden and severe cost burden, overcrowding (especially for large families), and substandard housing conditions being experienced by extremely low-income, low-income, moderate-income and middle-income renters and owners compared to the State as a whole. **See Section III, especially “Housing Needs Summary” and Section V, all.**

For any of the income categories enumerated in paragraph (b)(1) of this section, to the extent that any racial or ethnic group has disproportionately greater need in comparison to the needs of that category as a whole, assessment of that specific need shall be included. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points [[Page 1908]] higher than the percentage of persons in the category as a whole. **See Section III, especially “Housing Needs Summary”, and Chapter III in the 1995 Consolidated Plan.**

**Homeless needs.** The plan must describe the nature and extent of homelessness (including rural homelessness) within the State, addressing separately the need for facilities and services for homeless individuals and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with a table prescribed by HUD. This description must include the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but threatened with homelessness. The plan also must contain a narrative description of the nature and extent of homelessness by racial and ethnic group, to the extent information is available. **See Section V, especially “Persons who are Homeless,” and Chapter VI “Homeless Individuals” in the 1995 Consolidated Plan.**

### (d) Other special needs

The State shall estimate, to the extent practicable, the number of persons who are not homeless but require supportive housing, including the elderly, frail elderly, person with disabilities (mental, physical,

## Appendix H: HUD Regulations Cross-Walk

---

developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and any other categories the State may specify, and describe their supportive housing needs. **See Section V, all.**

With respect to a State seeking assistance under the HOPWA program, the plan must identify the size and characteristics of the population with HIV/AIDS and their families within the area it will serve. **See Section V, especially “Persons With HIV/AIDS.”**

Lead-based paint hazards. The plan must estimate the number of housing units within the State that are occupied by low-income families or moderate-income families that contain lead-based paint hazards, as defined in this part. **See Section III, especially “Lead Safe Housing.”**

### Sec. 91.310 Housing market analysis

#### (a) General characteristics

Based on data available to the State, the plan must describe the significant characteristics of the State’s housing markets (including such aspects as the supply, demand and condition and cost of housing). **See Sections III and IV, all.**

#### (b) Homeless facilities

The plan must include a brief inventory of facilities and services that meet the needs for emergency shelter and transitional housing needs of homeless persons within the State. **See Section V, especially “Persons who are Homeless” and Chapter VI, especially “Homeless Individuals” in the 1995 Consolidated Plan.”**

Special need facilities and services. The plan must describe, to the extent information is available, the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing. **See Section V, all, and Chapter VI in the 1995 Consolidated Plan.**

## Appendix H: HUD Regulations Cross-Walk

---

### (c) Barriers to affordable housing

The plan must explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing in the State are affected by its policies, including tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment. **See Section IV, especially “Barriers to Housing Development and Affordability,” and Chapter V in the 1995 Consolidated Plan.**

### Sec. 91.315 Strategic plan

#### (a) General

For the categories described in paragraphs (b), (c), (d), and (e) of this section, the consolidated plan must do the following:

Indicate the general priorities for allocating investment geographically within the State and among priority needs. **See Section VI and Appendix G, all.**

Describe the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs. **See Section VI, especially “Summary Findings” and “1999 Strategic Priorities and Action Items.”**

Summarize the priorities and specific objectives, describing how the proposed distribution of funds will address identified needs. **See Section VI, especially “Summary Findings” and “1999 Strategic Priorities and Action Items.”**

For each specific objective, identify the proposed accomplishments the State hopes to achieve in quantitative terms over a specific time period (i.e., one, two, three or more years), or in other measurable terms as identified and defined by the State. **See Section VI, especially Exhibits VI-2 and VI-3.**

#### (b) Affordable housing

With respect to affordable housing, the consolidated plan must do the following:

## Appendix H: HUD Regulations Cross-Walk

---

The description of the basis for assigning relative priority to each category of priority need shall state how the analysis of the housing market and the severity of housing problems and needs of extremely low-income, low-income, and moderate-income renters and owners identified in accordance with Sec. 91.305 provided the basis for assigning the relative priority given to each priority need category in the priority housing needs table prescribed by HUD. Family and income types may be grouped together for discussion where the analysis would apply to more than one of them; **See Section VI, especially “Summary Findings.”**

The statement of specific objectives must indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units; **See Section VI, and Section IV for supporting market analysis and needs.**

The description of proposed accomplishments shall specify the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined in Sec. 92.252 of this subtitle for rental housing and Sec. 92.254 of this subtitle for homeownership over a specific time period. **See Section VI, especially Exhibit VI-3.**

### (c) Homelessness

With respect to homelessness, the consolidated plan must include the priority homeless needs table prescribed by HUD and must describe the State’s strategy for the following:

Helping low-income families avoid becoming homeless;

Reaching out to homeless persons and assessing their individual needs;

Addressing the emergency shelter and transitional housing needs of homeless persons; and,

Helping homeless persons make the transition to permanent housing and independent living.

**For all of the above, see Section V, “Persons who are Homeless,” Section VI for related strategies, and Appendix G for allocated funds.**

## Appendix H: HUD Regulations Cross-Walk

---

(d) Other special needs

With respect to supportive needs of the non-homeless, the Consolidated Plan must describe the priority housing and supportive service needs of persons who are not homeless but require supportive housing (i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents). **See Section V, all, Section VI for related strategies, and Appendix G for allocated funds.**

(e) Non-housing community development plan

If the State seeks assistance under the Community Development Block Grant program, the consolidated plan must describe the State's priority non-housing community development needs that affect more than one unit of general local government and involve activities typically funded by the State under the CDBG program. These priority needs must be described by CDBG eligibility category, reflecting the needs of persons of families for each type of activity. This community development component of the plan must state the State's specific long-term and short-term community development objectives (including economic development activities that create jobs), which must be developed in accordance with the statutory goals described in Sec. 91.1 and the primary objective of the CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons. **See Section III, especially "Community Development Needs," Section VI for related strategies, and actions, and Appendix G for allocated funds.**

(f) Barriers to affordable housing

The consolidated plan must describe the State's strategy to remove or ameliorate negative effects of its policies that serve as barriers to affordable housing, as identified in accordance with Sec. 91.310. **See Section III, including "State Policies," and Chapter X, "Other Actions" in the 1995 Consolidated Plan.**

(g) Lead-based paint hazards

The consolidated plan must outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, and describe how the lead-based paint hazard reduction will be integrated into housing

## Appendix H: HUD Regulations Cross-Walk

---

policies and programs. ***See Chapters VIII and IX, especially “Housing Preservation” in the 1995 Consolidated Plan.***

(h) **Anti-poverty strategy**

The consolidated plan must describe the State’s goals, programs, and policies for reducing the number of poverty level families and how the State’s goals, programs, and policies for reducing the number of poverty level families and how the State’s goals, programs, and policies for producing and preserving affordable housing, set forth in the housing component of the consolidated plan, will be coordinated with other programs and services for which the State is responsible and the extent to which they will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the State has control. ***See Chapter X, “Anti-Poverty Strategy” in the 1995 Consolidated Plan.***

(i) **Institutional structure**

The consolidated plan must explain the institutional structure, including private industry, nonprofit organizations, and public institutions, through which the State will carry out its housing and community development plan, assessing the strengths and gaps in that delivery system. The plan must describe what the State will do to overcome gaps in the institutional structure for carrying out its strategy for addressing its priority needs. ***See Chapter X, “Institutional Structure” and “Other Actions” in the 1995 Consolidated Plan.***

(j) **Coordination**

The consolidated plan must describe the State’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. With respect to the public entities involved, the plan must describe the means of cooperation and coordination among the State and any units of general local government in the implementation of its consolidated plan. ***See Section VI, all.***

(k) **Low-income housing tax credit use**

The consolidated plan must describe the strategy to coordinate the Low-income Housing Tax Credit with the development of housing that is affordable to low-income and moderate-income families. ***See Appendix F LIHTC documentation in the 1995 Consolidated Plan.***

## Appendix H: HUD Regulations Cross-Walk

---

### (l) Public housing resident initiatives

For a State that has a State housing agency administering public housing funds, the consolidated plan must describe the State's activities to encourage public housing residents to become more involved in management and participate in homeownership. ***See Section VI for strategies for increasing homeownership and Appendix G for other related strategies.***

### Sec. 91.320 Action plan

The action plan must include the following:

#### (a) Form application

Standard Form 424;

#### (b) Resources

***Federal resources.*** The consolidated plan must describe the Federal resources expected to be available to address the priority needs and specific objectives identified in the strategic plan, in accordance with Sec. 91.315. These resources include grant funds and program income. ***See Section VI and Appendix G, all.***

***Other resources.*** The consolidated plan must indicate resources from private and non-Federal public sources that are reasonably expected to be made available to address the needs identified in the plan. The plan must explain how Federal funds will leverage those additional resources, including a description of how matching requirements of the HUD programs will be satisfied. Where the State deems it appropriate, it may indicate publicly owned land or property located within the State that may be used to carry out the purposes stated in Sec. 91.1. ***See Section VI for related strategies, and Chapter IX, "Overview of Resources" in the 1995 Consolidated Plan.***

#### (c) Activities

A description of the State's method for distributing funds to local governments and nonprofit organizations to carry out activities, or the activities to be undertaken by the State, using funds that are expected to be received under formula allocations (and related program income) and other HUD assistance during the program year and how the proposed

## Appendix H: HUD Regulations Cross-Walk

---

distribution of funds will address the priority needs and specific objectives described in the consolidated plan. **See Appendix G.**

(d) **Homeless and other special needs activities**

Activities it plans to undertake during the next year to address emergency shelter and transitional housing needs of homeless individuals and families (including subpopulations), to prevent low-income individuals and families with children (especially those with incomes below 30 percent of median) from becoming homeless, to help homeless persons make the transition to permanent housing and independent living, and to address the special needs of persons who are not homeless identified in accordance with Sec. 91.315(d). **See Section VI for related strategies.**

(f) **Other actions**

Actions it plans to take during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing (including the coordination of Low-Income Housing Tax Credits with the development of affordable housing), remove barriers to affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies and foster public housing resident initiatives. (See Sec. 91.315 (a), (b), (f), (g), (h), (i), (j), (k) and (l).) **See Section VI for related strategies.**

(g) **Program-specific requirements**

In addition, the plan must include the following specific information:

**CDBG.** *See Appendix G, CDBG documentation.*

**HOME.** *See Appendix G, HOME documentation.*

**ESG.** The State shall state the process for awarding grants to State recipients and a description of how the State intends to make its allocation [[Page 1910]] available to units of local government and nonprofit organizations. **See Appendix G, ESG documentation.**

**HOPWA.** The State shall state the method of selecting project sponsors. **See Appendix G, HOPWA documentation.**

## Appendix H: HUD Regulations Cross-Walk

---

### Sec. 91.325 Certifications

#### (a) General

***For all items in 91.325 (a)-(d), see Appendix B.***

1. ***Affirmatively furthering fair housing.*** Each State is required to submit a certification that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the State, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
2. ***Anti-displacement and relocation plan.*** The State is required to submit a certification that it has in effect and is following a residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the CDBG or HOME programs.
3. ***Drug-free workplace.*** The State must submit a certification with regard to drug-free workplace required by 24 CFR part 24, subpart F.
4. ***Anti-lobbying.*** The State must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
5. ***Authority of State.*** The State must submit a certification that the consolidated plan is authorized under State law and that the State possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.
6. ***Consistency with plan.*** The State must submit a certification that the housing activities to be undertaken with CDBG, HOME, ESG and HOPWA funds are consistent with the strategic plan.
7. ***Acquisition and relocation.*** The State must submit a certification that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR part 24.

## Appendix H: HUD Regulations Cross-Walk

---

8. *Section 3.* The State must submit a certification that it will comply with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

### (b) Community Development Block Grant program

For States that seek funding under CDBG, the following certifications are required:

1. *Citizen participation.* A certification that the State is following a detailed citizen participation plan that satisfies the requirements of Sec. 91.115, and that each unit of general local government that is receiving assistance from the State is following a detailed citizen participation plan that satisfies the requirements of Sec. 570.486 of this title. ***Also see Appendix D.***
2. *Consultation with local governments.*
3. *Community development plan.* A certification that this consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the statute authorizing the CDBG program, as described in 24 CFR 570.2, and requirements of this part and 24 CFR part 570.
4. *Use of funds.*
5. *Compliance with anti-discrimination laws.* A certification that the grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.
6. *Excessive force.*
7. *Compliance with laws.* A certification that the State will comply with applicable laws.

## **Appendix H: HUD Regulations Cross-Walk**

---

### **(c) Emergency Shelter Grant program**

For States that seek funding under the Emergency Shelter Grant program, a certification is required by the State that it will ensure that its State recipients comply with the following criteria:

1. In the case of assistance involving major rehabilitation or conversion, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for not less than a 10-year period;
2. In the case of assistance involving rehabilitation less than that covered under paragraph (d)(1) of this section, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for not less than a three-year period;
3. In the case of assistance involving essential services (including but not limited to employment, health, drug abuse or education) or maintenance, operation, insurance, utilities and furnishings, it will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served;
4. Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary;
5. It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal, State, local and private assistance available for such individuals;
6. It will obtain matching amounts required under Sec. 576.71 of this title;
7. It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter;

## Appendix H: HUD Regulations Cross-Walk

---

8. To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining and operating facilities assisted under this program, in providing services assisted under the program, and in providing services for occupants of facilities assisted under the program; and
9. It is following a current HUD-approved consolidated plan.

### (d) HOME program

Each State must provide the following certifications:

1. If it plans to use program funds for tenant-based rental assistance, a certification that rental-based assistance is an essential element of its consolidated plan.
2. A certification that it is using and will use HOME funds for eligible activities and costs, as described in Secs. 92.205 through 92.209 of this subtitle and that it is not using and will not use HOME funds for prohibited activities, as described in Sec. 92.214 of this subtitle.
3. A certification that before committing funds to a project, the State or its recipients will evaluate the project in accordance with guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other federal assistance than is necessary to provide affordable housing.
4. Housing Opportunities for Persons With AIDS. For States that seek funding under the Housing Opportunities for Persons With AIDS program, a certification is required by the State.
5. Activities funded under the program will meet urgent needs that are not being met by available public and private sources.
6. Any building or structure purchased, leased, rehabilitated, renovated or converted with assistance under that program shall be operated for not less than 10 years specified in the plan, or for a period of not less than three years in cases involving non-substantial rehabilitation or repair of a building or structure.

## ***Appendix H: HUD Regulations Cross-Walk***

---

### **Sec. 91.330 Monitoring**

The consolidated plan must describe the standards and procedures that the State will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including the comprehensive planning requirements. ***See Section VI.***